



American Rescue Plan April 1, 2021

As you may be aware, the American Rescue Plan was recently passed and goes into effect April 1, 2021. As valued members of Aspirus Health Plan we want you to be aware of the impact this has on you. Below are important items for you to be aware of and potentially take further action on.

Greater Savings Available to You

Policies purchased through the federal Marketplace (Healthcare.gov) may be eligible for additional Advanced Premium Tax Credit (APTC) even if your income is above the 400% Federal Poverty Level (FPL) cap.

How to receive APTC?

If you qualify for APTC, you have a couple of options:

- Submit an application update on Healthcare.gov on or after April 1, 2021. Login to your account and select "report a life change," then click "change to my household's income," even if all the information remains the same. After you submit the application update and receive a new eligibility determination, you should enter the "plan compare" section of the site and confirm your current plan selection.

After your update or new submission has been processed by Healthcare.gov, you will receive an eligibility determination notice. Depending on your preferences, you will be able to download a copy of this notice and/or may receive a hard copy mailed to your address. The notice will include the updated financial assistance amount and instructions for any further actions required.

- If you choose to not access your account and update your application, you may receive an additional premium tax credit when you file and reconcile your 2021 taxes.

When will my new premium amount be reflected on my invoice?

The new premium amount will be reflected on your next months' invoice if submitted by the 8th of the month. For example, if you submit your application update by April 8, 2021, the new premium amount will be reflected on your May invoice. If submitted after the 8th of the month, the new amount will appear on following months' invoice. For example, if your application



update is processed on April 9, 2021, the new premium amount will show on your June invoice with a retroactive credit for May's premium change.

What if my premium changes to \$0 and I submit the change after the 8th of the month?

Your invoice for the upcoming month will show your current premium amount but will update the following month. For example, if your application update is submitted on April 9, 2021 the new premium amount of \$0 will show on the June invoice. If you know that your new premium amount is \$0 when you receive the May invoice, you are not expected to make a payment. If you do make a payment when no premium is owed, you will receive a reimbursement check.

Will deductible and out-of-pocket amounts transfer?

If you are currently enrolled in an Aspirus Health Plan offering and change to another plan offered by Aspirus Health Plan, your deductible and out-of-pocket amounts will transfer. If you are moving from a different carrier, the amounts satisfied with your old carrier will not apply to your new Aspirus Health Plan selection.

Special Enrollment Period Extended

The Special Enrollment period has been extended, and any plan changes made throughout a month will take effect the following month. For example, a change processed on April 5, 2021 will go into effect May 1, 2021. At this time, the end of the Special Exception enrollment period is August 15, 2021 for a September 1, 2021 effective date.

Where can I direct my questions on the American Rescue Plan?

- Your agent or broker
- Aspirus Health Plan Customer Service: 866.631.4611 – customer service cannot process your application update. Please contact your agent or Healthcare.gov for processing.
- Healthcare.gov: 1.800.318.2596

Online resources available:

- Department of Health and Human Services fact sheet:
<https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html>
- Centers for Medicare and Medicaid Services fact sheet:
<https://www.cms.gov/newsroom/fact-sheets/american-rescue-plan-and-marketplace>