The American Rescue Plan Act of 2021 and Changes to New York State’s Essential Plan

There is no sound through your computer. You must dial-in on the telephone in order to hear the sound.

Time: 10:00am – 11:30am
Date: April 28th, 2021
Dial-In Number: 1-855-897-5763
Conference ID: 4179956
If you see this message when logging into the webinar…

Please find email with the subject line: “2021 Recertification Overflow Reminder I American Rescue Plan (ARP) and Changes to EP” and click on the second link in order to log in.

Dial-In Number: 1-855-897-5763
Conference ID: 4179956
## Presenters

### Introductions

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
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<tbody>
<tr>
<td>Gabrielle Armenia</td>
<td>Director, Bureau of Child Health Plus and Marketplace Consumer Assistance</td>
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### Panelists

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
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<tbody>
<tr>
<td>Joseph Gagnon</td>
<td>Assistant Director, Plan Management</td>
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<tr>
<td>Danielle Holahan</td>
<td>Deputy Director, NY State of Health</td>
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<tr>
<td>Chris Parker</td>
<td>Director, Requirements and Quality Assurance Group</td>
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<tr>
<td>Lisa Sbrana</td>
<td>Director, Division of Eligibility and Marketplace Integration</td>
</tr>
<tr>
<td>Sonia Sekhar</td>
<td>Director, Policy and Evaluation, NY State of Health</td>
</tr>
</tbody>
</table>
Today’s Agenda

1. Overview of the American Rescue Plan (ARP)
   • Eligibility Factors and a Review of APTC
   • APTC Change Implementation Timeline
   • Coverage for Unemployed New Yorkers

2. Changes to NY State’s Essential Plan

3. Assistor’s Role in these Changes
The American Rescue Plan Act was signed into law on March 11th, 2021. It has three main goals:

1. Mount a national vaccination program, contain COVID-19 and safely reopen schools.

2. Deliver immediate relief to working families bearing the brunt of this crisis.
   - Sending $1,400 per person checks to households across America.
   - Providing direct housing and nutrition assistance.
   - Expanding access to safe and reliable childcare.
   - **Increasing financial assistance for health insurance premiums.**
   - **Coverage for Unemployed New Yorkers.**
   - Giving families with kids and childless workers an emergency boost in 2021.

Overview

The American Rescue Plan increases financial assistance for health insurance premiums.

- It will lower health care costs by providing new and expanded financial assistance (APTC) to New Yorkers enrolling in Qualified Health Plans (QHPs) through NY State of Health.

- This enhanced assistance is available to current enrollees and new enrollees, including higher-income individuals (over 400% FPL), for the first time.

You’d be surprised...
How easy it is to get a good, low-cost health plan.
The American Rescue Plan increases APTC for people who received Unemployment Insurance in 2021.

• There is more good news about health care for New Yorkers who are eligible for Unemployment Insurance in 2021.

• If a consumer received Unemployment Insurance for at least one week in 2021, the American Rescue Plan states that they will be able to sign up for a nearly free health plan through NY State of Health for coverage that lasts for all of 2021.

• To be eligible for this plan, they cannot be eligible for other health insurance such as Medicaid, Medicare, Child Health Plus, Essential Plan or employer-sponsored coverage.
Communication is Key!

https://info.nystateofhealth.ny.gov/americanrescueplan

NY State of Health Announces Significant New Tax Credits are Now Available to Lower the Cost of Health Coverage

NY State of Health Announces Significant New Tax Credits are Now Available to Lower the Cost of Health Coverage

NY State of Health announces significant new tax credits are now available to lower the cost of health coverage. These new tax credits will help New Yorkers who buy health insurance through the Marketplace access to affordable coverage. NY State of Health will provide information about the tax credits available to higher-income individuals in the coming weeks.

NY State of Health has expanded its eligibility criteria for the American Rescue Plan to include individuals with incomes up to 400% of the Federal Poverty Level. This expansion means that more New Yorkers will be eligible for the new tax credits.

Starting in January, the new tax credits will be available to higher-income New Yorkers for the first time, providing health care costs for high-income New Yorkers who access health insurance through the Marketplace. NY State of Health will provide information about the tax credits available to higher-income individuals in the coming weeks.

To access tax credits, individuals must file their 2021 federal tax return by April 15, 2022. NY State of Health encourages eligible New Yorkers to file their taxes by the deadline to ensure they receive the maximum benefit from their tax credits.

For more information, visit https://info.nystateofhealth.ny.gov/americanrescueplan.
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Review of APTC Eligibility

- Consumers who are eligible for Medicaid, Child Health Plus, or Essential Plan are not eligible for APTC.

- Consumers who are offered employer-sponsored Health Insurance that is considered affordable are not eligible for tax credits.

- In order to receive APTC, consumers must attest that they will file their taxes. If married, they must file jointly, with some exceptions. This is so the IRS can reconcile the APTC received based on actual income.
# Review of APTC Calculation

This chart below demonstrates that consumers with lower income are expected to contribute less to their monthly premiums.

The Marketplace will subtract this expected premium contribution from the cost of the second-lowest silver level plan in the county and the difference will be the amount of APTC someone is eligible for.

<table>
<thead>
<tr>
<th>Annual Household Income</th>
<th>Expected Premium Contribution</th>
<th>Monthly Dollar Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of FPL</td>
<td>% of Income</td>
<td></td>
</tr>
<tr>
<td>&gt;200% - ≤ 250%</td>
<td>2.0% - 4.0%</td>
<td>$43 - $106</td>
</tr>
<tr>
<td>&gt;250% - ≤ 300%</td>
<td>4.0% - 6.0%</td>
<td>$106 - $191</td>
</tr>
<tr>
<td>&gt;300% - ≤ 400%</td>
<td>6.0% - 8.5%</td>
<td>$191 - $362</td>
</tr>
<tr>
<td>&gt; 400%</td>
<td>8.5%</td>
<td>&gt; $362</td>
</tr>
</tbody>
</table>

*for a household of one (1) based on 2020 FPLs (Used for 2021 QHP Eligibility)

These rates are now lower than ever under the American Rescue Plan! Lower premium contribution rates mean more APTC for consumers!

- If the consumer chooses the Second Lowest Cost Silver Plan or a cheaper plan, they will not pay more than the percentage of income specified in the chart (monthly dollar amount).
- If the consumer chooses a more expensive plan, they will need to pay the amount in the chart plus the remainder of the premium cost for the plan they selected.
Applicants can choose how their credit is applied:

- Individuals may apply all their APTC toward a QHP’s monthly premium to lower the monthly cost of having insurance.

- Individuals can wait until they file taxes and receive the credit all at once.

- Individuals may also choose to split their tax credits by receiving some each month and some at tax time.

- Individuals may change their user selected APTC amount at any time. This change takes effect the first of the following month.
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APTC Change Implementation Timeline

- Phase 1: April 2021
- Phase 2: June 2021

Dear Customer:

We are writing to provide you with important information about how individuals currently eligible for Advance Premium Tax Credits (APTC) through NY State of Health can benefit immediately from the expanded financial assistance now available to them under the American Rescue Plan.

All individuals currently eligible for APTC in NY State of Health will be re-determined and will be eligible for more tax credits. These consumers will receive a notice in early April letting them know that their eligibility has been re-determined.

Assistants will be able to help these consumers update the amount of APTC that is applied toward their premium, or if consumers have not yet enrolled, Assistants can help consumers create a plan and apply enhanced APTC towards reducing their monthly premiums. Changing the amount of APTC applied toward the premium will lower the premium on the first day of the following month. Consumers can begin benefiting from lower premiums as early as May 1, 2021 if they take action to apply the additional APTC during April.

DHHS will be sending notices to Assistants Agencies with information on these accounts which are now eligible for additional APTC, so that Assistants can help the consumer update the account and apply the additional tax credits in order to take advantage of lower premiums.

- Click here for a demonstration of how an Assistant can help the consumer adjust the amount of APTC being applied toward their premium. Without taking this action, consumers may not benefit from these savings until June.

- Click here for more information about how NY State of Health enrollees can benefit from the American Rescue Plan.

Since Oon Enrollments has been extended through the end of the year, consumers are committed to changing their OEP. NY State of Health is encouraging all health insurers to let consumers who change plans within the same insurer country, amounts they have spent towards the deductible and maximum out-of-pocket limit from their old health plan. However, health plans may handle these requests differently, so it is important to check with the insurer before changing plans.

NY State of Health will be making additional changes in June of 2021 in order to:
- Automatically apply the higher tax credit (for those who have not yet done this) without the enrollee needing to take any action.
- Enhance functionality to implement new APTC eligibility rules for consumers with income at or over 400% FPL.
- Enhance functionality to implement new rules to allow consumers who have been eligible for unenrolled premium insurance for at least one week in 2021 a nearly free health plan through NY State of Health for coverage that lasts for all of 2021.

To be eligible for this plan, the consumer cannot be eligible for other health insurance such as Medicaid, Medicare, or employer-sponsored coverage.

Our first re-certification training for this year will be delivered on Wednesday, April 28, 2021, from 10:00am - 11:30am. This webinar will provide consolidated information on the American Rescue Plan and its impact on NY State of Health, including all of the items listed above.

An invitation to register will be sent out two (2) weeks before the live date.

Please let us know if you have any further questions. Thank you in advance for your assistance.
Starting in early April, individuals with low and moderate incomes became eligible for higher tax credits.

- All consumers currently eligible for APTC were re-determined and became eligible for more tax credits.
- These consumers received a notice and an email informing them of their higher APTC amount.
- Action must be taken on these accounts to apply the APTC toward the QHP premium.

To Change the Amount of APTC Applied:

Select the "Plans" tab from the Account Dashboard. Click the "Change APTC Amount" button under "Submitted Enrollment"

On the Plan Selection Introduction page, click "Next"

On the "Plan Selection Dashboard" click the "Review Plan Selections" button

Change the amount of APTC applied, check the box at the bottom of the page, and click the "Confirm Plan Selections" button

Receive confirmation of the change

Current NY State of Health Enrollees Who Receive Financial Assistance

Existing enrollees can get larger tax credits. Low and moderate-income individuals (income up to $43,040 for an individual and $94,080 for a family of four) who were previously eligible for tax credits are now eligible for higher tax credits. They can update their tax credit amount online or through Customer Service. Starting in June, NY State will apply the higher tax credit without the enrollee needing to take any action. Enrollees logging into their NY State of Health Account, contacting an

- The amount of income available to pay premium in April will be increased by 100% - 400% of FPL for families up to 400% of FPL

- The amount of income available to pay premium in April will be increased by 100% - 400% of FPL for families up to 200% of FPL

- For example, an individual with income of $50,000 will receive an additional $10,000 in tax credits to pay insurance

- Enrollees who used to pay more than 80% of their income toward health insurance now will pay less than 80%

- NY State of Health is sending letters to make these increased tax credits available to you as soon as possible. We will send you a letter with your new, larger tax credit amount in early April.

Follow the instructions in the letter to tell us how much you want to apply to your monthly premium cost. After you do this, your changes will start on the first day of the following month.

- Click here to watch a video that explains how to change the amount of premium tax credit applied to your account each month

https://info.nystateofhealth.ny.gov/americanrescueplan

If you have questions, you can get help:
- By calling the NY State of Health Customer Service Center at 1-855-365-6772 or
- From a local Enrollment Assistant. Find one at info.nystateofhealth.ny.gov/enrollmentassistant
June 2021
200% - 400% FPL

Consumers who were re-determined in April and have not acted will have additional APTC applied automatically by the system in May and the premium change will take effect for June 1st coverage.

- Consumers will be able to “opt out” of the automatic application of additional APTC.

- APTC enrollees who had not previously applied 100% of their APTC toward their premium will be adjusted based on the percentage of APTC that they previously applied.
  
  **Example:** A married couple at 315% FPL was eligible for $1,200 per month in APTC but only applied $600 per month toward their QHP.

  - When NY State of Health re-determined their eligibility in April, they became eligible for $1,600 per month in APTC but took no action.
  - In June, NY State of Health will automatically apply $800 in APTC toward the QHP premium, maintaining 50% of the APTC originally applied.

- Retroactive APTC (back to January 1, 2021) will not be available in NY State of Health. Consumers will be able to claim unused PTCs when they file their taxes for the 2021 tax year.
In June 2021, NY State of Health will, for the first time, expand tax credits to tens of thousands of additional New Yorkers with higher incomes who, before the American Rescue Plan, did not qualify for financial assistance.

- Starting in June, APTC will be available for individuals and families over 400% FPL.

### Examples:

An individual in Kings County earning $55,000 per year (430% of FPL) would receive over $230 per month ($2,800 per year) in APTC.

An individual with an income of $64,000 per year (501% of FPL) in Nassau county, will now qualify for $144 per month in APTC.

<table>
<thead>
<tr>
<th>QHP Premium Contribution with APTC</th>
</tr>
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<tbody>
<tr>
<td>Annual Household Income</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of FPL</th>
<th>Income Amount*</th>
<th>% of Income</th>
<th>Annual Dollar Amount</th>
<th>Monthly Dollar Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; 400%</td>
<td>&gt;$51,040</td>
<td>8.5%</td>
<td>&gt; $4,338</td>
<td>&gt; $362</td>
</tr>
</tbody>
</table>

*for a household of one (1) based on 2020 FPLs (Used for 2021 QHP Eligibility)
The expected premium contribution has been reduced under the American Rescue Plan.

- Prior to the law, individuals may be required to contribute up to 9.83% of household income. Now, anyone over 400% FPL will have a maximum income contribution of 8.5%.

- Tax credits are available to higher income families for the first time ever.

- 8.5% of income is the cap for 2021 and 2022.

- All APTC eligible consumers may claim retroactive PTCs (back to January 2021) when they file their taxes for the 2021 tax year.
  - In order to be eligible for retroactive PTC, the consumer must have been enrolled in a QHP through NY State of Health.

In summary, APTC eligibility has expanded to higher income earners and subsidies have been expanded for lower and middle-income earners.
The American Rescue Plan also helps NY State of Health enrollees who received tax credits in 2020 to lower the cost they paid each month.

- Under the American Rescue Plan, for tax year 2020, individuals will not owe a repayment if their actual income was higher than what they estimated it would be when they enrolled in coverage.
- The IRS will reimburse enrollees who have already repaid any excess APTC on their 2020 tax return.
  - Taxpayers who received a letter about a missing Form 8962 should disregard the letter if they have excess APTC for 2020.
- If a consumer has not yet filed and would have owed for excess APTC, the IRS will process tax returns without Form 8962 for tax year 2020 and reduce the excess APTC repayment amount to zero.
- The process remains unchanged for taxpayers claiming a net PTC (i.e., the consumer is owed money) for 2020. They must file Form 8962 when they file their 2020 tax return.


Poll Question #1

1. Which group of consumers are now eligible for more APTC in NY State of Health due to the American Rescue Plan?

A. Consumers eligible for APTC with household incomes between 200% – 250% FPL.
B. Consumers eligible for APTC with household incomes between 250% – 300% FPL.
C. Consumers eligible for APTC with household incomes between 300% – 400% FPL.
D. Consumers eligible for APTC with household incomes above 400% FPL.
E. All of the Above.

**QHP Premium Contribution with APTC**

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<thead>
<tr>
<th>Annual Household Income</th>
<th>Expected Premium Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of FPL</td>
<td>Income Amount*</td>
</tr>
<tr>
<td>&gt;200% - ≤ 250%</td>
<td>$25,520 - $31,900</td>
</tr>
<tr>
<td>&gt;250% - ≤ 300%</td>
<td>$31,900 - $38,280</td>
</tr>
<tr>
<td>&gt;300% - ≤ 400%</td>
<td>$38,280 – $51,040</td>
</tr>
<tr>
<td>&gt; 400%</td>
<td>&gt;$51,040</td>
</tr>
</tbody>
</table>

*for a household of one (1) based on 2020 FPLs (Used for 2021 QHP Eligibility)
Questions?
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3. Assistor’s Role in these Changes.
Coverage for Unemployed New Yorkers

The American Rescue Plan will provide coverage for unemployed New Yorkers.

- Permits the continuation of many unemployment benefits put in place by the CARES Act and the Families First Coronavirus Relief Act, through August 29, 2021.
- Regular Unemployment Insurance Benefits should always be added to the application under MAGI.
There are different types of Pandemic Unemployment Benefits and not all consumers count this as income under MAGI.

<table>
<thead>
<tr>
<th>Unemployment Assistance</th>
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<tbody>
<tr>
<td><strong>Unemployment Insurance Benefits (UIBs)</strong></td>
</tr>
<tr>
<td>This benefit must be added as household income for any consumer who is receiving it.</td>
</tr>
<tr>
<td><strong>Extension of Pandemic Unemployment Assistance</strong></td>
</tr>
<tr>
<td>This benefit must be added as household income for any consumer who is receiving it.</td>
</tr>
<tr>
<td><strong>Extension of Federal Pandemic Unemployment Compensation</strong></td>
</tr>
<tr>
<td>In 2021, if the consumer does not have children <strong>and</strong> their household income is more than $25,760 for a single individual or $34,840 for a couple, then this compensation must be added as household income.</td>
</tr>
<tr>
<td><strong>Extension of Pandemic Emergency Unemployment Compensation</strong></td>
</tr>
<tr>
<td>This benefit must be added as household income for any consumer who is receiving it.</td>
</tr>
<tr>
<td><strong>Suspension of Tax on Portion of Unemployment Compensation</strong></td>
</tr>
<tr>
<td>Suspension of tax on part of 2020 UIB has no impact on MAGI determinations in 2021 and beyond.</td>
</tr>
</tbody>
</table>
If the consumer adds their Pandemic Unemployment Benefit to their NY State of Health application as income (see rules on previous slide), this income should be added as “Additional Income.” Choose “Other Income” from the drop-down menu and then type in the type of Pandemic UIB the consumer is receiving, along with the amount and applicable dates.
June 2021

Unemployment and a Nearly Free Health Plan

In June of 2021, NY State of Health will also enhance functionality to implement new rules to allow consumers who have been eligible for unemployment insurance for at least one week in 2021, a nearly free health plan through NY State of Health for coverage that lasts through the end of 2021.

- NY State of Health will identify individuals who qualify for this benefit and will send them an email or notice informing them of the benefit.
- Consumers will need to take action – enroll (if not already) and elect the tax credits - to receive this benefit.
- To be eligible for this plan, the consumer cannot be eligible for other health insurance such as Medicaid, Medicare, Child Health Plus, Essential Plan or (affordable) employer-sponsored coverage.
Poll Question #2

2. You have been working with Dale, a single father, for three years. He always wanted coverage for his children, because dependent coverage through his job was unaffordable. When you meet with Dale, he tells you that he lost his job in late 2020, due to the pandemic. As of this month (April 2021), he is still unemployed and asks you if he might be eligible for health insurance. What could you do to assist him?

A. Tell him that he is not eligible for any program in NY State of Health if he is unemployed.

B. Use the NY State of Health plan cost estimator tool online to help him see his options.

C. Tell him that he might be eligible for a nearly free health plan due to receiving Unemployment Insurance in 2021. Ask if he is interested in applying.

D. Tell Dale that he does not have to count Unemployment Benefits toward his income in NY State of Health so he can automatically enroll in Medicaid.
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3. Assistor’s Role in these Changes
Implementation Timeline

June 2021

1. Essential Plan 1 premium of $20 per person per month will be eliminated.

2. All Plans will include Vision and Dental coverage at no cost to the consumer.

No action needed for the consumer!

Essential Plan 1 will no longer have a premium cost of $20 per person per month.

NY State of Health is removing the $20 consumer premium responsibility for Essential Plan 1.

- Consumers will receive notifications from NY State of Health about the change in premium.
- For current enrollees, bills received in May which are for June 1st coverage will be reduced to $0.
The NYS Essential Plan (EP) will now include Vision and Dental benefits embedded in all plans.

- NY State of Health is adding vision and dental to Essential Plan 1 and 2.
  - Already included in Essential Plan 3 and 4.
- Current EP 1 and 2 enrollees who did not previously purchase vision and dental will begin to have coverage for these services starting June 1, 2021.
- Current EP 1 and 2 enrollees paying for vision and dental services will have these benefits continued unchanged but will no longer pay a premium beginning June 1, 2021.
- There will be no cost sharing for vision and dental benefits.
Essential Plan Vision and Dental Benefits, Continued…

• Consumers will receive notices on these changes from their health plans.

• Some consumers will be able to use their current health plan card to access the vision and dental benefits. Others may be issued a new health plan card.

  o Consumers should check with their current plan to find out if they need a new health plan card for medical, dental, and vision.
Essential Plan Vision and Dental Benefits, Continued…

- Consumers will have the option to keep their separate dental coverage through a Stand Alone Dental Plan (SADP) in addition to their EP coverage.

- EP members who elect to keep their SADP should be advised that:
  - their EP coverage through their health plan will begin covering dental services at no cost starting on June 1, 2021.
  - they will need to continue to pay the monthly premium for this SADP coverage and may still have cost sharing for these services.
Poll Question #3

3. Carla and Juan recently moved upstate and must choose a new CHPlus plan for their children. The children are in the CHPlus $9 premium category and the family is at 165% FPL. On the application, only the children are marked as needing health insurance. You know that EP 1 covers individuals from 150% - 200% FPL and that Carla and Juan might be eligible. Also, EP 1 now has no premium. They are new to you and you are not even sure if they need health insurance for themselves. What is the best way to proceed?

A. Help them to select the new CHPlus plan for their children and do not provide unwarranted information.
B. Explain the Essential Plan program and tell them they must apply.
C. Let them know that many changes have been made in NY State of Health and that if they wanted, they could apply to see if they might be eligible for a free, or reduced cost health plan. Find out if they would like to consider updating their application and applying for health insurance for themselves?
D. Explain that adults are automatically eligible for Essential Plan at their income, and that they should apply and enroll in this free plan right away.

Need Health Insurance? *
☐ Yes  ☐ No
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Role of Assistors

It is crucial to note that **NY State of Health cannot automatically apply** additional APTC to any consumer’s premium until June.

- Many consumers are eligible now for more APTC and likely want to utilize this additional APTC to lower their premiums right away. Assistors can help them do this.
- Taking these steps to increase the amount of APTC applied, will lower the consumer’s QHP premium on the first day of the following month.
- Assistors will be instrumental in helping consumers apply APTC immediately.
- Here’s how to help:

```markdown
To Change the Amount of APTC Applied:

1. Select the “Plans” tab from the Account Dashboard. Click the “Change APTC Amount” button under “Submitted Enrolment”.
2. On the Plan Selection Introduction page, click “Next”.
3. On the “Plan Selection Dashboard” click the “Review Plan Selections” button.
4. Change the amount of APTC applied, check the box at the bottom of the page, and click the “Confirm Plan Selections” button.
5. Receive confirmation of the change.
```
Role of Assistors

- Consumers whose eligibility was re-determined in April and have not acted by May 15th will have additional APTC applied automatically by the system.

- The premium change will take effect for June 1st coverage.
  - If the consumer “touched” their account after they were redetermined in April but did not change their APTC applied, NY State of Health will identify this and will not automatically apply additional APTC to the account.

- Consumers can change the amount of tax credit applied toward their premium at any time.
Some consumers may have been eligible for APTC in the past but have not enrolled in NY State of Health. Many of these individuals will be eligible for additional subsidies under the American Rescue Plan.

- Assistors are knowledgeable on the changes and able to help consumers understand what this additional APTC could mean for them (lower premiums) when reviewing QHP plan options.

- On April 9, 2021 – Two (2) reports were sent to Assistor Agencies containing a list of accounts with members who are currently eligible for APTC.
  
  - Report #1 – Shows accounts where a consumer is already enrolled but now eligible for more APTC. Assistors should use this list to proactively outreach to these consumers to update the amount of APTC that is applied toward their premium.
  
  - Report #2 - Shows accounts where a consumer is not enrolled. Assistors should use this list to proactively outreach to inform these consumers that they are eligible for additional APTC that was not available to them when they were originally determined eligible. The added financial assistance may encourage the consumer to enroll now.
Selecting “No” for “Do you want help paying for health coverage” means that the household can only become eligible for a Full-Pay QHP and will not be evaluated for APTC or other programs.

Selecting “No” for “Need Health Insurance” means that this individual household member is not seeking coverage and will not be evaluated for subsidies.

We are urging these consumers to update their applications and mark “Yes” to these questions, as appropriate, to see if additional APTC or elimination of the Essential Plan premium may entice them to enroll.

Once they change their answer to “Yes,” they may need to answer additional questions that were not previously presented to them about their income, other health insurance availability, etc.
Extended Open Enrollment

The 2021 Open Enrollment Period has been extended through the end of this year. This gives people the opportunity to apply for the first time, update their application or change plans.

- Applying or updating their application will likely result in more tax credits for those currently and newly eligible.
- This ongoing Open Enrollment Period extension will allow as many consumers as possible to access these enhanced tax credits, while taking into consideration the ongoing public health emergency.

Due to the extended Open Enrollment and the availability of American Rescue Plan enhanced tax credits, consumers who change plans will be “held harmless.”

- NY State of Health is requiring all health insurers to let consumers who change plans within the same insurer to carryover amounts they have spent towards the 2021 deductible and maximum out-of-pocket limit from their old health plan.
Essential Plan Premiums

Eliminating the $20 premium for EP 1 enrollees was not a part of the American Rescue Plan but the timing of this change is one more step that makes coverage more affordable for New Yorkers.

- NY State of Health Assistors should work with consumers to see if the premium reduction to $0 might entice them to enroll.

- Assistors are knowledgeable on the Essential Plan. It has no deductible and free preventive care. It costs much less than other health plans and offers the same essential benefits such as:
  - doctor visits, including specialists;
  - tests ordered by your doctor;
  - prescription drugs;
  - inpatient and outpatient care at a hospital;
  - As of June 1, 2021: vision and dental benefits with no cost-sharing;
  - and more.
Questions?
Email Contacts

All Assistors

• If you have general Assistor training questions, or questions about this specific training, please send them to: Eligibility.Training.Support@health.ny.gov.

• If you have a case specific question that you have already discussed with your supervisor or program manager, the issue should be submitted on an encrypted Account Review Spreadsheet to: Assistor.Cases@health.ny.gov.

• If you need help with your Assistor account or Oversight Manager account, or if your agency needs to report staff changes, please send an email to: Assistor.Admin@health.ny.gov.

Navigators Only

• When Navigator Agencies are submitting contract documents (vouchers, annual packet documents, progress reports, site schedules, etc.) and related questions to the New York State Department of Health, please send them to: Navigator.Admin@health.ny.gov.
  o CC your Navigator Contract Manager

• When Navigator Agencies are submitting media approval requests, educational and marketing material approval requests, and consumer story submissions to the New York State Department of Health, please send them to: Navigator.Media@health.ny.gov.
  o CC your Navigator Contract Manager
Recertification Process

• All Assistors and Assistor Oversight Managers who are registered or completed the in-person or online Assistor Certification training by **10/31/2021** will be required to view the recertification webinars. The material included in each webinar is a supplement to what was provided during the in-person and online courses.

  o [https://info.nystateofhealth.ny.gov/SpringTraining](https://info.nystateofhealth.ny.gov/SpringTraining)

• Assistors, keep track of the date you watched the live webinar or the video for each of this year’s five (5) recertification webinars.

• Provide your dates to your supervisor so they can complete the Recertification Report.
Thank you for joining us!

• Please complete the survey:
  o American Rescue Plan webinar evaluation

• As always, watch for the video and materials to be posted to: http://info.nystateofhealth.ny.gov/SpringTraining