



**American Rescue Plan:
Frequently Asked Questions**
(June 29, 2021)

I. Enhanced Federal Financial Assistance

1. Who is eligible for financial assistance through the American Rescue Plan and when will it be available through NY State of Health?

This enhanced assistance is available **now** to current enrollees and new enrollees, including to higher-income individuals for the first time.

If you were already eligible for financial help, log back into your [NY State of Health account](#) and check if you are eligible for the new financial assistance.

If you were previously told that you were not eligible for financial help because your income is too high, you may be eligible for it now.

2. I already get financial assistance to lower my monthly premium. Will my premiums go down with this new federal assistance?

Most likely, yes. Unless your premium after tax credits is already \$0, you will be eligible for additional financial assistance.

NY State of Health applied these higher tax credits to current enrollees without requiring any action by the enrollee. Enrollees can change the amount of tax credit applied by logging into their NY State of Health account or by calling Customer Service (1-855-355-5777). A video of how to increase your tax credit amount is available at <https://info.nystateofhealth.ny.gov/arpavideo>.

3. I was not eligible to receive financial assistance before. Does the American Rescue Plan financial assistance extend to higher income individuals?

Yes. Before the American Rescue Plan, 2021 tax credits were not available to individuals earning more than \$51,040 and a family of four earning more than \$104,800. Through the American Rescue Plan, higher income individuals and families are eligible for the tax credits.

The amount of these tax credits is based on your income and where you live. For example, an individual in Kings County earning \$55,000 per year who was not previously eligible for tax



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credits, will now receive over \$230 per month, or \$2,800 per year, to help pay for health insurance.

Higher-income New Yorkers can access the new tax credits now, but can claim them for prior months when they were enrolled in coverage through NY State of Health when they file their 2021 Federal taxes.

4. If I enroll, how long will I receive this enhanced financial assistance?

The enhanced financial assistance available through the American Rescue Plan is for all of 2021 and all of 2022.

5. If my income changes, will I still be eligible for this financial assistance?

The amount of financial assistance you receive depends on your income. If your income decreases, you may qualify for more tax credits to lower monthly premiums. If your income goes up, your monthly premium may go up. Please remember to report any changes to your income or other factors that might impact your coverage, such as where you live, within 30 days of the change. Consumers will be required to reconcile the tax credits they received with their actual income when they file their taxes.

6. Do I have to enroll in a specific plan to use the financial assistance available through the American Rescue Plan?

No. You can enroll in any metal tier plan – Bronze, Silver, Gold, or Platinum – and apply your financial assistance towards lowering your monthly premiums for that plan. You must enroll through NY State of Health to access the tax credits.

7. I qualify for financial assistance, but I choose to pay my full monthly premium instead. Can I claim this financial assistance when I file my taxes?

Yes. When you file your federal taxes with the IRS, you can claim any premium tax credit you were eligible for in 2021, for the months that you enrolled in coverage through NY State of Health.



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8. I am currently enrolled in a health plan through NY State of Health and pay full price for my premiums. How will I know if I am now eligible for financial assistance to lower my monthly premiums?

NY State of Health is notifying current enrollees who are paying the full premium for their health plan about the new financial assistance.

The rules have changed to make financial assistance available to higher income levels and more federal financial assistance is now available for most enrollees. If you were previously told you were not eligible for premium tax credits based on your income, you may be eligible now. Through the American Rescue Plan, tax credits are available to individuals earning more than \$51,040 and a family of four earning more than \$104,800.

The amount of these tax credits depends on your income and where you live. For example, an individual in Kings County earning \$55,000 per year who was not previously eligible for tax credits, will now receive over \$230 per month, or \$2,800 per year, to help pay for health insurance. This new financial assistance to higher-income New Yorkers is available now. Instructions on how to apply your tax credit are available at <https://info.nystateofhealth.ny.gov/arpavideo>.

9. I am currently not enrolled through NY State of Health. Where should I start?

There are three ways to shop for and select a plan:

- Online at nystateofhealth.ny.gov
- By calling the NY State of Health Customer Service Center at 1-855-355-5777
- With the help of a local Enrollment Assistor. Find one at <https://info.nystateofhealth.ny.gov/findassistor>

You can go to nystateofhealth.ny.gov use the [anonymous shopping tool](#) to see the amount of tax credits you may be eligible for based on your income.



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Examples of How the American Rescue Plan Will Increase Your Monthly Tax Credit

(Note: the amount of tax credit you receive depends on your income and where you live. The examples below are for individuals enrolling in coverage.)

Estimated Monthly Tax Credits by Income

Annual Income & County	Affordable Care Act	American Rescue Plan
\$ 35,000 per year in Erie County	\$208	\$327
\$ 40,000 per year in Dutchess County	\$290	\$406
\$55,000 per year in Kings County	\$0	\$234

10. I am already enrolled in a plan for 2021. Can I change plans now?

Yes. Since New York has extended Open Enrollment through the end of the year, consumers are permitted to change their QHP. And, because of the availability of the new American Rescue Plan tax credits, NY State of Health is requiring all health insurers to allow consumers who change products within the same insurer to carryover amounts they have spent towards the deductible and maximum out-of-pocket limit from their old health plan. For example, if you are enrolled in a silver level plan with Emblem and want to change to a gold level plan with Emblem, you will be able to change plans and transfer any 2021 spending toward the annual deductible to your new plan. Health insurers may handle these requests differently, so it is important to check with the insurer prior to changing plans.

II. Consumers Who Received Unemployment Compensation in 2021

This benefit will expire on December 31, 2021

1. I have been laid-off from work. Does the American Rescue Plan help me to afford health insurance?

Yes. If you have been collecting unemployment insurance for at least one week in 2021, the American Rescue Plan states you will be able to receive the maximum amount of premium tax credit assistance to help lower your monthly premium costs. This means the benchmark silver plan will be nearly free. For example, if you received unemployment insurance January 1 through January 7, 2021 and you apply for health insurance April 1, 2021, you qualify for the



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enhanced subsidy amount because you received unemployment insurance for at least one week in 2021.

Instructions on how to apply are [available here](#).

2. What type of unemployment compensation qualifies?

All types of unemployment compensation qualify. This includes Regular Unemployment Compensation, Pandemic Emergency Unemployment Compensation (PEUC), Extended Unemployment Compensation, and Pandemic Unemployment Assistance (PUA).

3. Once I enroll, how long will I have this enhanced financial assistance?

This benefit will expire on December 31, 2021.

4. Do I also qualify for lower deductibles, copayments, and coinsurance when I use my health plan?

Yes. If eligible and you enroll in a silver plan, you will have a very low or no deductible and very low copays and coinsurance when you use your benefits. If you enroll in platinum, gold, or bronze plan, the regular deductibles, copayments, and coinsurance apply.

If you are eligible and enroll in Medicaid or the Essential Plan you qualify for coverage with no deductible, and very low or no cost-sharing for most services.

5. How will NY State of Health determine which Marketplace program I am eligible for?

NY State of Health will determine your program eligibility. If you are eligible for Medicaid, Child Health Plus or Essential Plan, you will continue to be eligible for those programs. If you are QHP eligible and received unemployment insurance and don't have access to affordable job-based or other coverage, you'll be eligible for this benefit.

This benefit is available today. Instructions are [available here](#).



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6. When can I access this maximum tax credit due to Unemployment Insurance Benefit enrollment?

This new benefit is available on NY State of Health now. Instructions on how to apply are [available here](#).

7. I reported I received unemployment insurance in my 2021 application; my APTC was much higher for 2021 than 2022—do you know why?

As part of the American Rescue Plan, NY State of Health enrollees who indicated they were eligible for unemployment insurance in 2021 were provided the maximum amount of advance premium tax credits and cost-sharing reductions available to them for 2021, regardless of income. **This benefit was only authorized for 2021 and is not available in 2022.**

This **does not** mean you are no longer eligible to receive help paying for coverage, NY State of Health continues to determine the maximum amount of financial assistance for which you're eligible.

Although the benefit for individuals who have received Unemployment Insurance in 2021, which gives them access to the maximum amount of APTC and CSR is ending, the American Rescue Plan also made available to consumers enhanced tax credits that will remain through 2022. Thanks to this enhanced financial assistance, New Yorkers will continue to see lower monthly health insurance premiums. The amount of financial assistance consumers will receive depends on their household income, household size, where they live, and who in the household is enrolling in coverage.

Since your financial assistance for 2022 is different than what you are receiving now, you may want to review your 2022 plan options using the [Compare Plans and Estimate Cost tool](#). If you'd prefer, I can also help you compare options and enroll in a plan for 2022.

III. COBRA

The American Rescue Plan includes temporary premium assistance to individuals who have lost their job-based coverage and are enrolled or eligible to be enrolled in COBRA. The Premium Assistance will pay for 100% of your COBRA premiums and the administrative fee between April 1, 2021 to September 30, 2021.

For more information, please refer to these Department of Labor FAQs about COBRA Premium Assistance under the American Rescue Plan act of 2021 available [here](#) or the New York State Department of Financial Services [here](#).