

Assistor Recertification Webinar Series
Health Insurance Changes for Unemployed New Yorkers (Pre-Recorded)
Posted June 3, 2021
FAQs

Health Insurance Changes for Unemployed New Yorkers in 2021

- 1. Who is eligible for the maximum amount of Advance Premium Tax Credits (APTC) and Cost Sharing Reductions (CSR) due to receiving Unemployment Insurance Benefits (UIB) for at least one week in 2021?**

Consumers who have reported that they receive or received Unemployment Insurance in 2021; and who are not eligible for non-QHP Marketplace Programs (Medicaid/Essential Plan/Child Health Plus) or affordable health insurance coverage, including coverage through their employer, will be eligible for the maximum amount of APTC and CSR.

- 2. If consumers initially did not update their application to reflect the Unemployment Insurance Benefit (UIB) they received, and they update the application now, will those consumers be eligible for the maximum amount of APTC and CSR? Is there a set timeline to apply?**

Consumers should update their application and report the Unemployment Insurance Benefit as income. The application should be completed as soon as possible, but there is no live eligibility for this benefit. After having the consumer submit their application, submit the case on an encrypted account review spreadsheet to Assistor.Cases@health.ny.gov and ask for the case to be reviewed for the maximum amount of APTC and CSR due to the consumer receiving UIB benefits for at least one (1) week in 2021.

Once the application has been updated and reviewed, consumers must take action by applying the new tax credits that are available to them. When updating their application, they can choose to enroll in \$1 per month silver plan, if they are not already enrolled in one, or to apply the enhanced tax credits to their current plan.

- 3. How often are the manual sweeps for eligible consumers conducted in NY State of Health?**

This will occur once per week for the first two weeks of each month (now-November 2021). If a consumer is eligible for the maximum amount of APTC/CSR, you can either wait for the manual sweep, if applying in the very beginning of a month, or you can submit the case on an encrypted account review spreadsheet to Assistor.Cases@health.ny.gov and ask for the case to be reviewed for the maximum amount of APTC and CSR due to the consumer receiving UIB benefits for at least one (1) week in 2021.

- 4. How can Assistors find out what the Second Lowest Cost Silver Plan is in a given county, so that the consumer can take advantage of a completely free premium?**

Assistors can search plans by county, plan type, and metal level by visiting: <https://nystateofhealth.ny.gov/individual?lang=en#formInstantQuotes>.

It is important to remember that benchmark silver plan (second lowest cost silver plan) will be nearly free, not completely free.

5. Since the nearly free health plan is supposed to be retroactive to the beginning of 2021, will consumers be able to receive reimbursement for payments they have made for out-of-pocket costs toward their deductible before receiving the MAX CSR mid-year?

In general, issuers apply a credit to a member's account to reduce their monthly premium if they have overpaid out-of-pocket costs, such as copayments and deductibles. Members should follow-up with issuers if they do not see these credits reflected on their invoices.

6. Will those consumers who applied without requesting financial assistance be informed of the possibility of the maximum amount of APTC and CSR eligibility?

These consumers have received direct emails letting them know that they should consider updating their application to see if they might become eligible for additional subsidies. We are urging these consumers to update their applications and mark "Yes" to the question about help paying for health coverage, as appropriate, to see if the additional availability of financial assistance may entice them to enroll.

7. If consumers end up having a higher income, does the maximum APTC have to be paid back when they file their taxes?

Under the American Rescue Plan (ARP), the rule for the nearly free health plan for consumers who receive UIB for at least one week in 2021, is retroactive to January of 2021 and lasts for the entire year. For these consumers who are eligible under this benefit, fluctuations in income will not impact the amount of Premium Tax Credits (PTC) they are eligible for when they reconcile their taxes. The law states they are eligible for the Maximum amount of APTC for the entire year based on receipt of UIB, assuming they do not become eligible for Medicaid, Child Health Plus, Essential Plan or other affordable coverage. This means that their PTC will not be reduced when they have an increase in income.

Please remember to advise consumers to report any changes to their income within 30 days of the change. If they become disenrolled from their maximum amount of APTC/CSR due to an increase in income, please submit the case on an encrypted account review spreadsheet to Assistor.Cases@health.ny.gov and ask for the case to be reviewed for the maximum amount of APTC and CSR due to the consumer receiving UIB benefits for at least one (1) week in 2021. If consumers' income has decreased, making them eligible for Medicaid or Essential Plan, and the system has locked them into this UI benefit determination, please contact the Call Center so the consumer can be properly redetermined.