

# Health Insurance Changes for Unemployed New Yorkers in 2021



# Today's Agenda



- Overview of Health Insurance changes for Unemployed New Yorkers in 2021, under the American Rescue Plan
  - UIB Reporting / APTC Eligibility Review
- Initial Implementation of the maximum APTC and CSR for eligible consumers
  - Scenarios
- Ongoing Implementation of the maximum APTC and CSR for eligible consumers
- Questions and Answers

# Overview



If consumers received Unemployment Insurance Benefits (UIB) for at least one week in 2021, they are eligible for a nearly free health plan through NY State of Health for coverage for all of 2021, under the American Rescue Plan.

- This rule is retroactive to January 2021.
  - Consumers who have been enrolled in a Metal Level QHP through NY State of Health who are eligible for this benefit, will be able to claim Premium Tax Credit (PTC) when they file their taxes in 2021.
- To be eligible for this benefit, consumers cannot be eligible for other health insurance such as Medicaid, Medicare, Child Health Plus, Essential Plan or (affordable) employer-sponsored coverage.

# Overview, continued

In June 2021, NY State of Health will identify accounts eligible for this benefit and will take steps to ensure that consumers can enroll with the maximum Advance Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR) amounts, which include:

- consumers who have reported that they receive or received Unemployment Insurance in 2021; and
- are not eligible for non-QHP Marketplace Programs (Medicaid/EP/CHP).



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# Today's Agenda



- **UIB Reporting**
- **APTC Eligibility Review**

# UIB Reporting

In order to be identified as eligible, consumers must have reported receiving Unemployment Insurance as income for at least 1 week in 2021 in their NY State of Health application.

- Consumers who received Unemployment Insurance in 2021 and who are eligible for APTC will be eligible for the maximum amount of APTC and CSR.

Benefit Income

Has anyone in your household received? or does anyone expect to receive ? Unemployment Insurance or Social Security Benefits in 2021? [What are Social Security Benefits?](#)

Yes  No

Please tell us who in the household received ? or expects to receive ? benefits, what type of benefit they receive, and the amount of the benefit. This amount should include benefits already received, along with benefits your household expects to receive, between January 1 and December 31, 2021.

Click on **Edit** to tell us how much you receive from this benefit.  
Click on **Remove** to delete this benefit.  
Click on **Add Benefit Income** to add information about unemployment insurance or Social Security Benefits.

Benefit / Date Range	Pay / Frequency	Income	Actions
Donald Duck (38)		\$13,104.00	
Unemployment Insurance Benefits			<a href="#">Edit</a>
01/01/2021 - 07/02/2021	\$504.00/wk for 28 weeks	\$13,104.00	<a href="#">Remove</a>

[+ Add Benefit Income](#)

# 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.
  - Employer-sponsored health insurance that is considered affordable (annual premium for employee only coverage is no greater than 9.83% of annual household income) and provides minimum value coverage (the health plan pays at least 60% of the total cost of medical services for a standard population) are not eligible for tax credits.

# Today's Agenda



**Initial Implementation of the maximum APTC and CSR for eligible consumers**

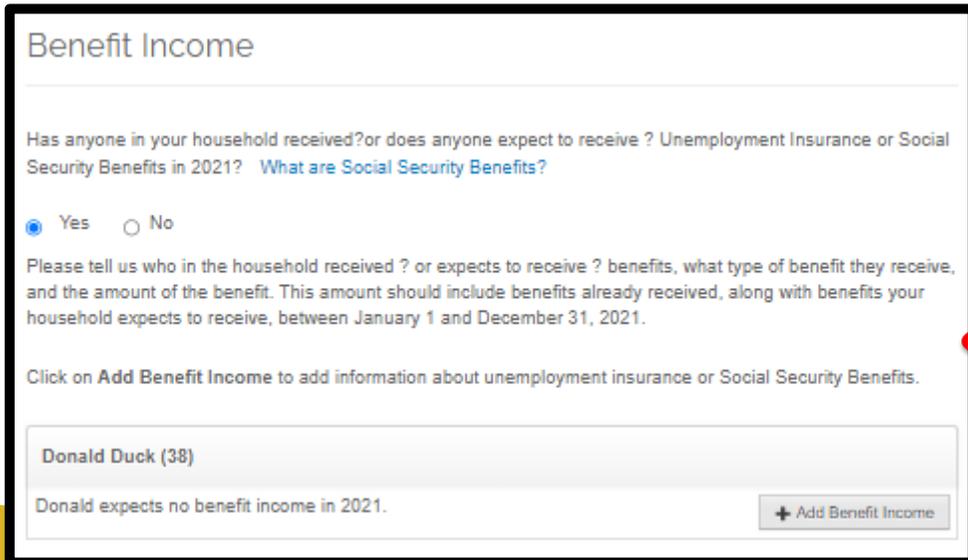
# Initial Implementation

## June 2021

### Initial Sweep for Existing Eligible Consumers

On 6/5 and 6/12, NY State of Health will search for any account:

1. eligible for APTC; and
2. with 1 household member who reported receiving UI benefit income for at least one week in 2021.
  - Consumers should report regular UI benefits using the Benefit Income screen.



**Benefit Income**

Has anyone in your household received? or does anyone expect to receive ? Unemployment Insurance or Social Security Benefits in 2021? [What are Social Security Benefits?](#)

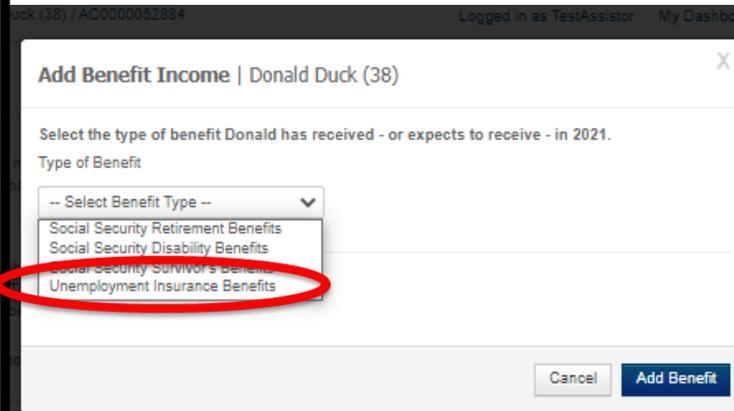
Yes  No

Please tell us who in the household received ? or expects to receive ? benefits, what type of benefit they receive, and the amount of the benefit. This amount should include benefits already received, along with benefits your household expects to receive, between January 1 and December 31, 2021.

Click on **Add Benefit Income** to add information about unemployment insurance or Social Security Benefits.

Donald Duck (38)

Donald expects no benefit income in 2021. + Add Benefit Income



**Add Benefit Income | Donald Duck (38)**

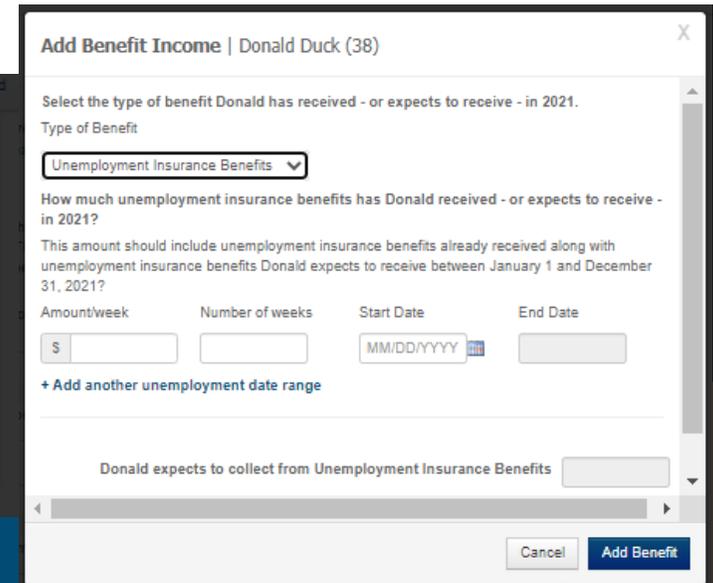
Select the type of benefit Donald has received - or expects to receive - in 2021.

Type of Benefit

-- Select Benefit Type --

- Social Security Retirement Benefits
- Social Security Disability Benefits
- Social Security Survivor's Benefits
- Unemployment Insurance Benefits

Cancel Add Benefit



**Add Benefit Income | Donald Duck (38)**

Select the type of benefit Donald has received - or expects to receive - in 2021.

Type of Benefit

Unemployment Insurance Benefits

How much unemployment insurance benefits has Donald received - or expects to receive - in 2021?

This amount should include unemployment insurance benefits already received along with unemployment insurance benefits Donald expects to receive between January 1 and December 31, 2021?

Amount/week	Number of weeks	Start Date	End Date
\$		MM/DD/YYYY	

+ Add another unemployment date range

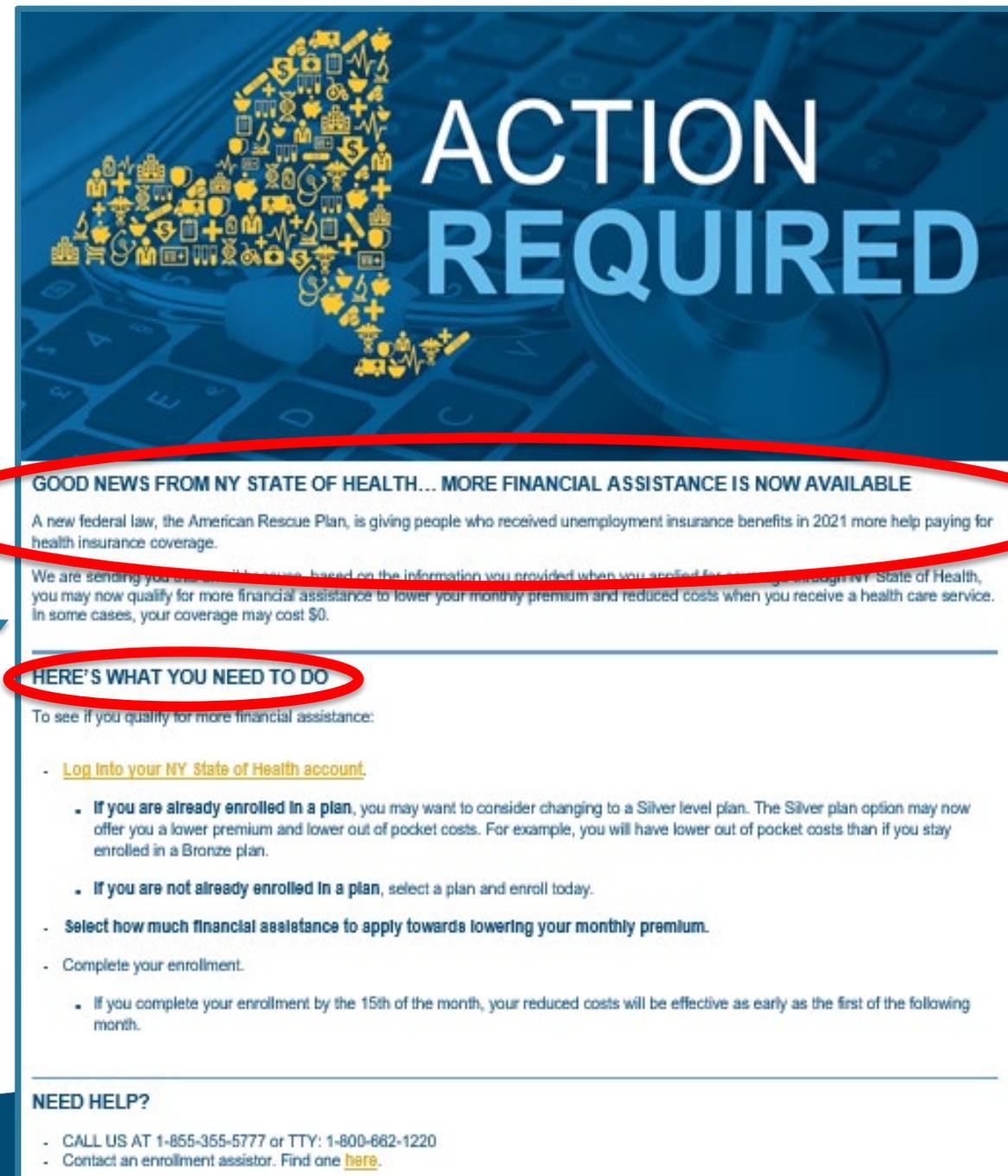
Donald expects to collect from Unemployment Insurance Benefits

Cancel Add Benefit

# Initial Implementation, continued

In early June, when NY State of Health identifies the first group of individuals who qualify for this benefit, we will send them an email and a notice informing them that they are eligible for the maximum amount of APTC and CSR.

Here is a sample of the email.



The image shows a sample email notification from the NY State of Health. The header features a blue background with a keyboard and a map of New York State filled with yellow icons representing various health and financial services. The text 'ACTION REQUIRED' is prominently displayed in white and blue. The main body of the email is white with blue text. A red oval highlights the subject line: 'GOOD NEWS FROM NY STATE OF HEALTH... MORE FINANCIAL ASSISTANCE IS NOW AVAILABLE'. Below this, a paragraph explains that a new federal law (the American Rescue Plan) provides more help for health insurance coverage. Another paragraph states that the recipient is being notified based on their previous application and may now qualify for more financial assistance to lower their monthly premium and reduced costs. A second red oval highlights the section header 'HERE'S WHAT YOU NEED TO DO'. Below this, a list of instructions is provided, including logging into the NY State of Health account, considering plan changes, selecting financial assistance, and completing enrollment. A final red oval highlights the 'NEED HELP?' section, which provides contact information for assistance.

**ACTION REQUIRED**

**GOOD NEWS FROM NY STATE OF HEALTH... MORE FINANCIAL ASSISTANCE IS NOW AVAILABLE**

A new federal law, the American Rescue Plan, is giving people who received unemployment insurance benefits in 2021 more help paying for health insurance coverage.

We are sending you this email because, based on the information you provided when you applied for coverage through NY State of Health, you may now qualify for more financial assistance to lower your monthly premium and reduced costs when you receive a health care service. In some cases, your coverage may cost \$0.

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**HERE'S WHAT YOU NEED TO DO**

To see if you qualify for more financial assistance:

- [Log into your NY State of Health account.](#)
  - **If you are already enrolled in a plan,** you may want to consider changing to a Silver level plan. The Silver plan option may now offer you a lower premium and lower out of pocket costs. For example, you will have lower out of pocket costs than if you stay enrolled in a Bronze plan.
  - **If you are not already enrolled in a plan,** select a plan and enroll today.
- **Select how much financial assistance to apply towards lowering your monthly premium.**
- Complete your enrollment.
  - If you complete your enrollment by the 15th of the month, your reduced costs will be effective as early as the first of the following month.

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**NEED HELP?**

- CALL US AT 1-855-355-5777 or TTY: 1-800-662-1220
- Contact an enrollment assistor. Find one [here](#).

Consumers eligible for this benefit will also remain eligible through the end of 2021.

- After being determined eligible for this benefit, consumers' eligibility will be locked through the last day of the subsequent month, so if they make changes during this period to their account, they will keep their maximum APTC/CSR benefit.
- 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.

Accounts that meet the two (2) criteria on slide 9 will be redetermined for the maximum amount of APTC and CSR.

## **Maximum APTC:**

- The Maximum amount of APTC is determined using the Second Lowest Cost Silver Plan available, by plan type, in the consumer's county.

## **Action Needed:**

- To reduce monthly premium costs, consumers must take action to apply the new (higher) amount of APTC towards their premium.
- Consumers who are not currently enrolled in a Silver Plan, *should* consider switching to a Silver Plan (and apply APTC) in order to reduce their premiums to free or nearly free.

# Initial Implementation, continued

## Maximum CSR:

- The Maximum amount of CSR will be made available to eligible consumers.

## Action Needed:

- Consumers who are not currently enrolled in a Silver Plan, *should* consider switching to a Silver Plan in order to significantly reduce their out-of-pocket costs.
- Carefully review out-of-pocket costs during plan selection. Some non-standard products in this variant may have a small deductible.

**Attachment B STANDARD BENEFIT DESIGN COST SHARING DESCRIPTION CHART (05-07-2020)**

**NOTE: Standard plan design descriptions are based on current understanding of HHS Regulations and the Actuarial Value Calculator (Final version for 2021) and NYS Laws/Regulations. Catastrophic plan design was revised to reflect the official maximum out of pocket limit of \$8,550 (single) per Proposed HHS Notice of Benefit and Payment Parameter for calendar year 2021. Non-HSA Compliant Bronze plan allows a total of three visits to primary care providers or specialists before the deductible (PCP/Specialist Copay applies).**

TYPE OF SERVICE	Platinum AV = 0.86 to 0.92	Gold AV = 0.76 to 0.82	Silver AV = 0.70 to 0.72	Silver CSR			Bronze AV = 0.56 to 0.65	Bronze HSA Compliant* AV = 0.56 to 0.65	Catastrophic	AI/AN CSR 100 - 300% FPL 50 Cost Sharing
				200 - 250% FPL AV = 0.72 to 0.74	150 - 200% FPL AV = 0.86 to 0.88	100 - 150% FPL AV = 0.93 to 0.95				
DEDUCTIBLE (single)	\$0	\$600	\$1,300	\$1,100	\$250	\$0	\$4,700	\$6,100	\$8,550	\$0
MAXIMUM OUT OF POCKET LIMIT (single) Includes the deductible	\$2,000	\$4,000	\$8,500	\$6,500	\$2,200	\$1,000	\$8,550	\$6,900	\$8,550	\$0
<b>COST SHARING – MEDICAL SERVICES</b>										
Inpatient facility/SNF/Hospice	\$500 per admission	\$1,000 per admission	\$1,500 per admission	\$1,500 per admission	\$250 per admission	\$100 per admission	50% cost sharing	50% cost sharing	0% cost sharing	0% cost sharing
Outpatient facility – surgery, including freestanding surgicenters	\$100 \$100	\$100 \$100	\$150 \$150	\$150 \$150	\$75 \$75	\$25 \$25	50% cost sharing	50% cost sharing	0% cost sharing	0% cost sharing
Surgeon – inpatient facility, outpatient facility, including freestanding surgicenters			One such copay per surgery and applies only to surgery performed in a hospital inpatient or a hospital outpatient facility setting, including freestanding surgicenters, not to office surgery. See also "Maternity delivery and post-natal care - physician/midwife" under "physician services"				50% cost sharing	50% cost sharing	0% cost sharing	0% cost sharing
PCP	\$15	\$25	\$30	\$30	\$15	\$10	\$50	50% cost sharing	0% cost sharing	0% cost sharing
Specialist	\$35	\$40	\$50	\$50	\$35	\$20	\$75	50% cost sharing	0% cost sharing	0% cost sharing
PT/OT/ST – rehabilitative &										

# Initial Implementation, continued



- If consumers are already enrolled in a Silver plan, they will be automatically moved to the maximum CSR version of their current Silver plan.
- If consumers choose or continue enrollment in a more expensive plan than the second lowest cost silver plan, their premium will not be nearly free. They will also be responsible for the out-of-pocket costs for the plan they selected.
- If consumers choose or continue enrollment in a Bronze plan, they will remain responsible for significantly higher out-of-pocket costs for the plan they selected.
- If consumers choose or continue enrollment in a Catastrophic plan, they will remain ineligible for the APTC and CSR.

Selecting which QHP to enroll in is the consumers' choice.

- Consumers who are eligible for this benefit should consider switching to a Silver level plan, in order to lower their premium and out-of-pocket costs.
  - Consumers who change plans will enroll in the new plan based on the 15<sup>th</sup> of the month rule.
  - They will remain in their current plan until their new enrollment starts.

# Initial Implementation, continued

## Application of APTC is the consumers' choice.

- Consumers must take action to apply the APTC towards their premium to see savings each month.
  - For consumers already enrolled, changes to the amount of APTC being applied towards their premium will take effect for the first of the following month.
  - Consumers can also elect to claim PTC when they file their taxes for every month they were enrolled in a metal level plan through NY State of Health.

### To Change the Amount of APTC Applied:

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

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 \$51,040 for an individual and \$104,800 for a family of four) who were previously eligible for tax credits are now eligible for higher tax credits. These individuals can update their tax credit amount online or through Customer Service. Starting in June, NY State of Health will allow enrollees to apply the higher tax credit without the enrollee needing to take any action. Enrollees will be notified of this change when logging into their NY State of Health Account, contacting an Enrollment Assistor, or receiving a letter from the NY State of Health.

• The amount of these tax credits will increase. For example, an individual with income of \$35,000 who was previously eligible for a tax credit of \$359 per month, or \$4,308 per year, but now is eligible for a tax credit of \$439 per month, or \$5,268 per year.

• No one will pay more than 8.5% of their income toward health insurance.

• The NY State of Health is working 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.](#)

If you have questions, you can get help:

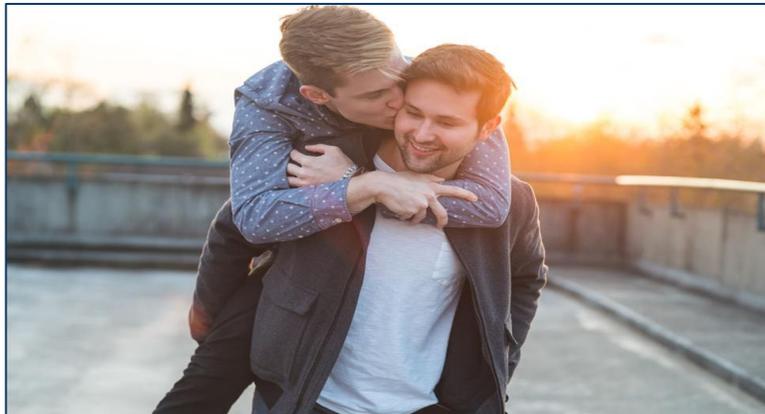
- By calling the NY State of Health Customer Service Center at 1-855-355-5777, or
- From a local Enrollment Assistor. Find one at <https://info.nystateofhealth.ny.gov/findassistor>.

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

# Initial Implementation, continued

QHP plan configuration has not changed. If the primary tax filer or their spouse is eligible for this benefit, then the household is eligible for the nearly free plan.

- The maximum amount of APTC/CSR will be applied to the individual/couple/family plan when 1 enrollee is eligible due to receiving the UI benefit income for at least 1 week in 2021.



**Now through early June 2021:** Assistors helping existing eligible consumers should make sure that those consumers have reported UI benefits that they received in 2021 or are receiving as income in their current application.

- NY State of Health will complete the manual process for existing consumers in early June. Account holders will receive both a notice and an email informing them that they are now eligible for APTC/CSR and that they must take action to utilize this new benefit.
- If an Assistor believes an account should qualify and the consumer hasn't received the benefit by mid-June, contact the Call Center to flag the application for review.
  - 1-855-355-5777

# Today's Agenda



## Initial Implementation Scenarios

# Scenario 1 – Lee Family



- Family of 4
- Combined income of \$65,000/year (which includes at least 1 week of UI benefit income for 1 spouse)
- 248% FPL
- Albany County

<p align="center"><b><u>2021, After ARP</u></b> <b><u>April APTC Increase</u></b></p>	<p align="center"><b><u>2021, After Max APTC/CSR Applied</u></b> <b><u>June UIB System Change</u></b></p>
<p>Adult Eligibility = APTC/CSR Standard Silver Plan Enrollment = 1/1/2021 – current</p>	<p>Adult Eligibility = APTC/CSR Standard Silver Plan Enrollment = 1/1/2021 – current</p>
<p>APTIC = \$917/Month CSR = \$2,200 Deductible / \$13,000 MOOP</p>	<p>APTIC = <b>\$1,130/Month</b> CSR = <b>\$0 Deductible / \$2,000 MOOP</b></p>
<p>Child Eligibility = Child Health Plus • Premium: \$15 per child Enrollment 1/1/2021 – current</p>	<p>• Consumer must take action to apply APTC</p>
<p>Child Eligibility = Child Health Plus • Premium: \$15 per child Enrollment 1/1/2021 – current</p>	<p>Child Eligibility = Child Health Plus • Premium: \$15 per child Enrollment 1/1/2021 – current</p>

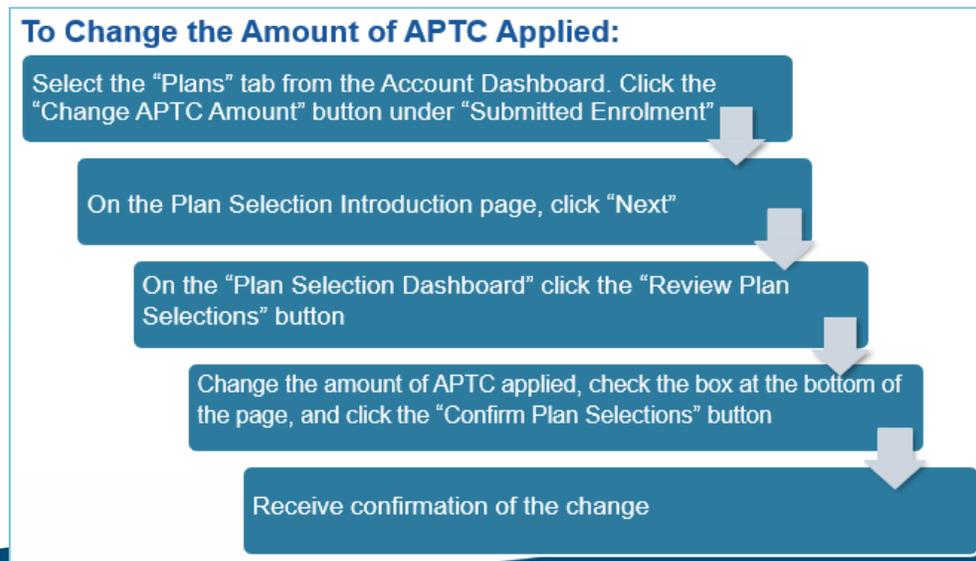
**No change to the children's eligibility.**

# Scenario 1 – Lee Family

**Action Needed - APTC:** This couple will need to log into their account to apply the additional APTC towards their monthly premium, or they can claim PTCs at tax time.



**Current Enrollees – Retroactive PTC:** Since this couple has been enrolled in the Silver QHP all year, they will also be able to claim retroactive PTC from January – June when they reconcile their APTC.



# Scenario 1 – Lee Family

Current Silver Plan Enrollees - CSR: Since this couple is already enrolled in a Silver plan, they will begin receiving the CSR benefit automatically July 1<sup>st</sup> (even if not currently enrolled in a Silver CSR plan). No action will be needed to access the reduced out-of-pocket costs.

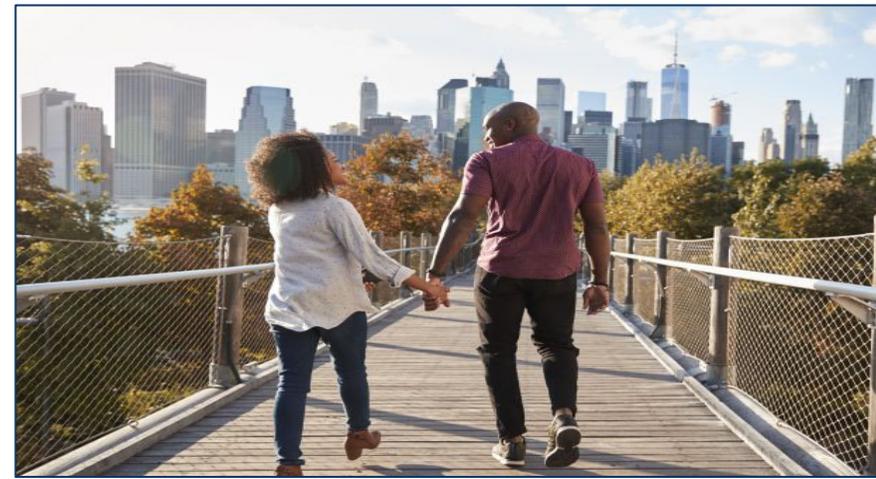


TYPE OF SERVICE	Platinum	Gold	Silver	200 - 250% FPL	Silver CSR	100 - 150% FPL
	AV = 0.86 to 0.92	AV = 0.76 to 0.82	AV = 0.70 to 0.72	AV = 0.72 to 0.74	150 - 200% FPL AV = 0.86 to 0.88	AV = 0.93 to 0.95
DEDUCTIBLE (single)	\$0	\$600	\$1,300	\$1,100	\$250	\$0
MAXIMUM OUT OF POCKET LIMIT (single) Includes the deductible	\$2,000	\$4,000	\$8,500	\$6,500	\$2,200	\$1,000
COST SHARING – MEDICAL SERVICES						
Inpatient facility/SNF/Hospice	\$500 per admission	\$1,000 per admission	\$1,500 per admission	\$1,500 per admission	\$250 per admission	\$100 per admission
Outpatient facility – surgery, including freestanding surgicenters	\$100	\$100	\$150	\$150	\$150	\$100
Surgeon – inpatient facility, outpatient facility, including freestanding surgicenters	\$100	\$100	\$150	\$150	\$150	\$100
PCP	\$15	\$25	\$15	\$15	\$35	\$10
Specialist	\$35	\$40	\$35	\$35	\$35	\$20
PT/OT/ST – rehabilitative & habilitative therapies	\$25	\$30	\$25	\$30	\$25	\$15
ER	\$100	\$150	\$300	\$275	\$75	\$50

**No Action Needed for Current Silver Plan Enrollees to Access the increased CSR July 1<sup>st</sup>.**

# Scenario 2 – Jones Family

- Married couple
- Combined income of \$67,000/year (which includes at least 1 week of UI benefit income for 1 spouse)
- 389% FPL
- New York City



## 2021, After ARP April APTC Increase

Adult Eligibility = APTC  
Standard Bronze Plan  
Enrollment = 1/1/2021 – 6/30/2021  
APTC = \$788/Month  
CSR = \$9,400 Deductible / \$17,100  
MOOP

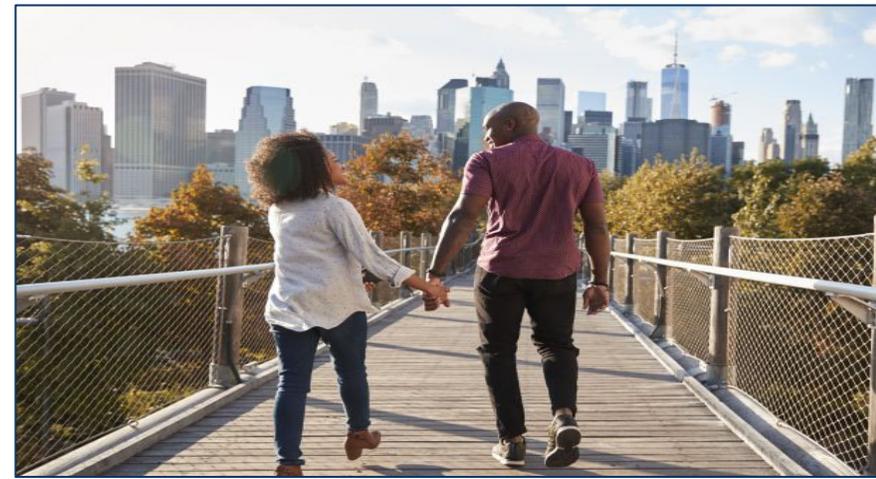
## 2021, After Max APTC/CSR Applied June UIB System Change

Adult Eligibility = APTC/CSR  
Standard Silver Plan  
Enrollment = 7/1/2021 – 12/31/2021  
APTC = **\$1,247/Month**  
CSR = **\$0 Deductible / \$2,000 MOOP**

- Consumers cannot access the CSR benefit without enrolling in a Silver Plan.

# Scenario 2 – Jones Family

**Action Needed** - This couple may consider changing their plan to a Silver plan in order to take advantage of the CSR benefit (only available in Silver Plans).



- When enrolling in the Silver Plan, this couple will need to apply the additional APTC towards their monthly premium, or they can claim PTCs at tax time.
  - Carefully review out-of-pocket costs during plan selection.

**Current Enrollees – Retroactive PTC:** Since this couple has been enrolled in the Bronze QHP all year, they will also be able to claim retroactive PTC from January – June when they reconcile their APTC.

# Scenario 3 – Sara



- Individual
- Income of \$30,000/year (which includes at least 1 week of UI benefit income)
- 235% FPL
- Erie County

<u>2021, After ARP April APTC Increase</u>	<u>2021, After Max APTC/CSR Applied June UIB System Change</u>
Adult Eligibility: APTC/CSR Not Enrolled Enrollment: None	Adult Eligibility = APTC/CSR Standard Silver Plan Enrollment = 7/1/2021 – 12/31/2021
APTC = \$387/Month CSR = \$1,100 Deductible - \$6,500 MOOP	APTC = <b>\$472//Month</b> CSR = <b>\$0 Deductible / \$1,000 MOOP</b>
	<ul style="list-style-type: none"><li>• Consumers cannot access the APTC and CSR benefit together without enrolling in a Standard Silver Plan.</li></ul>

## Scenario 3 – Sara

**Action Needed:** Sara will need to enroll in a Silver QHP through NY State of Health in order to take advantage of the tax credits and cost sharing reductions.



- When enrolling in the Silver Plan, she will need to apply the APTC towards the monthly premium, or she can claim PTCs at tax time.
  - Carefully review out-of-pocket costs during plan selection.

# Key Takeaway

## **A Silver Plan with maximum APTC/CSR is like an almost free Platinum Plan!**

Remember, the standard benefit package between the four metal levels is the same.

- Switching to a Silver Plan with the same insurer would mean that the consumer can keep their network of providers and would have no changes to their formulary.
- Their medical benefits would be exactly the same too.

The main differences between the four QHP Metal Levels are the premium and the out-of-pocket costs.

- If consumers take action to apply their benefits as previously described and they enroll in a Standard Silver Plan, they will have a very low premium, and low out-of-pocket costs.
  - In NY State of Health, these consumers can reduce their premium to free, if they pick the right plan. No one will have no out-of-pocket costs, but consumers can greatly reduce them by choosing a Silver plan and utilizing the CSR benefit.

# Today's Agenda



## Ongoing Implementation of the maximum APTC and CSR for eligible consumers

## July 2021 and After

In the first two weeks of July, NY State of Health will again search for and identify new accounts eligible for the maximum amount of APTC and CSR for eligible individuals.

- The system will search for eligible accounts and apply the benefits (APTC/CSR eligibility) on a set schedule.
  - This is a manual process that will occur weekly in the beginning of each month until the 15<sup>th</sup> of that month. After the 15<sup>th</sup>, this process will not occur again until the following month.
- There is no real time eligibility for this benefit.

Assistors helping new consumers who are eligible for this benefit should complete the application ASAP with those consumers. With this benefit, consumers will receive the correct eligibility once we complete the process of identifying eligible members.

- If newly applying towards the beginning of a month, the account will go through the manual process. If eligible, the account will be assigned the maximum amount of APTC/CSR.
- If newly applying toward the end of the month, complete the application and it will be processed the following month, unless you contact the Call Center to flag the application for review sooner.
  - 1-855-355-5777

# Today's Agenda



## Questions and Answers

**1. What type of unemployment compensation qualifies consumer above 200% FPL for the maximum amount of APTC and CSR?**

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

**2. Do consumers also qualify for lower deductibles, copayments and coinsurance when unemployed for at least 1 week in 2021?**

Yes. If eligible and they enroll in the benchmark Silver plan, they will have no deductible. Also, those consumers will have very low copays and coinsurance when they use benefits.

### **3. If consumers are eligible for the maximum amount of APTC and CSR due to receiving unemployment in 2021, could they still choose a plan which could be more expensive to them?**

Yes, this could happen. However, Assistors should help consumers choose a QHP based on the consumers' priorities. QHPs are all about choice. Consumers who are eligible for this benefit will get the maximum amount of APTC and CSR, which makes the benchmark SLCSP nearly free, with no deductible and low cost-sharing.

## **4. How should Assistors help consumers who have met the 1 week of unemployment requirement in 2021? What steps can be taken and when?**

Assistors should help consumers apply in NY State of Health as soon as possible. Those consumers could be eligible for Medicaid or Essential Plan or the maximum APTC toward QHP coverage.

## **5. Are the health insurance changes for unemployed New Yorker's retroactive back to January?**

Yes. Under the American Rescue Plan, this rule is retroactive to January 2021.

Consumers who have been enrolled in a QHP through NY State of Health and are eligible for this benefit will be able to claim Premium Tax Credits (PTCs) for those months when they were enrolled (from January through now) when they file their taxes for 2021.

## **6. What do Assistors need to know if consumers wants to switch plans?**

Due to the extended Open Enrollment, consumers who change plans within the same insurer will be “held harmless.”

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

# Recertification Process



- This webinar is included in the 2021 Assistor Recertification Training Requirements.
- 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.
  - <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 recertification webinars.
- Provide your dates to your supervisor so they can complete the Recertification Report.

# Contact Us



Please email any questions you have on this training to:

[Eligibility.Training.Support@health.ny.gov](mailto:Eligibility.Training.Support@health.ny.gov)