



First Friday Forum

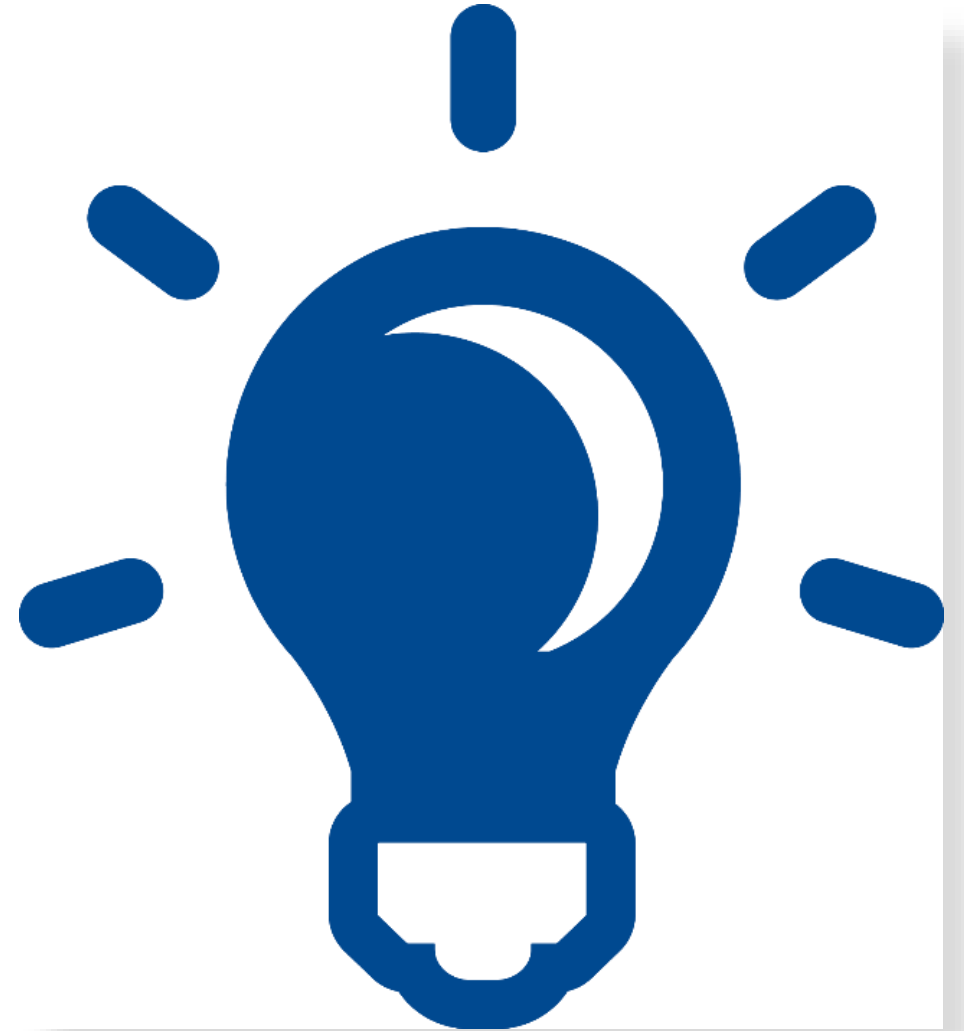
June 4, 2021

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Questions for the Month

What information do you want the Qualified Health Plans to give you during this year's Carrier Week?

What information do you want the Managed Care Plans to give you during this year's Carrier Week?



American Rescue Plan Act – end dates

Assistance	Dates
Expanded Advanced Premium Tax Credits for 2021 & 2022	December 31, 2022* *Unless Congress extends
COBRA 100% Subsidy	Ends September 30, 2021
Unemployment Monthly Premium Assistance* *Client only needs one week UI in 2021	Ends December 31, 2021

Carrier Week, 2021

- October 5th, 6th, 7th
- Between the hours of 9am and 2pm
- Mark your calendars

Overview - 2022 Plan Information

All carrier/plan information is subject to approval by the OIC and by the Exchange board – mid-September

- 12 carriers (Providence not offering)
 - 117 plans submitted
- 3 companies proposed expansion of service area
 - Community Health Network of Washington, Coordinated Care, Molina
- Overall proposed rate increase of 5.4%
- [Link](#) to 2022 Proposed rate increases by carrier and individual health insurers and plans by county

How has ARPA positively helped your customers?

- Link to survey in yesterday's newsletter
- Receiving more generous tax cuts
- Being newly eligible for tax credits
- Metaling up from a bronze to a silver plan
- Any other benefits they may enjoy as a result of the American Rescue Plan Act
- [Survey Monkey](#)

Answer to Question of the Month

Whatever you said, you're right!!



Appendix



Additional Resources for Income Support

- Coronavirus FAQs:
 - <https://www.wahbexchange.org/new-customers/coverage-basics/coronavirus-faqs/>
- American Rescue Act Plan FAQs:
 - <https://www.wahbexchange.org/new-customers/coverage-basics/american-rescue-plan-faqs/>
- Reporting Unemployment Income:
 - <https://www.wahbexchange.org/reporting-unemployment/>
- KFF calculator for 2021 APTC and net premiums under the American Rescue Plan:
 - <https://www.kff.org/interactive/subsidy-calculator/>
- KFF calculator for 2021 APTC and net premiums before the American Rescue Plan:
 - <https://www.kff.org/interactive/subsidy-calculator-2021-before-covid-relief/>
- GetInsured calculator for the impact of the broad-based PTC increase:
 - <https://mypremiumsubsidy.com/screener/american-rescue-plan.html#/>

If I am eligible for employer-sponsored insurance, am I eligible for the new premium savings under ARPA?

- If you are eligible for employer-sponsored health insurance with a premium that costs less than 9.83% or less of your household income, then you will not be eligible for premium tax credits (Note: ARPA did not fix the 'family glitch').
- If you are eligible for employer-sponsored health insurance that is more expensive, you may be eligible for enhanced tax credits under the American Rescue Plan

How does COBRA coverage compare to *Washington Healthplanfinder* coverage?

- The biggest drawback with COBRA is usually the cost for laid-off workers, which can be thousands of dollars a month. ARPA addresses this through September.
 - More information at: <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra/premium-subsidy>
- Those who lose their employer sponsored coverage can keep their current doctors and health-care providers through COBRA. If someone has already met their deductible for the year, maintaining workplace insurance could be an affordable option.
 - When your COBRA assistance runs out, you may be eligible for a special enrollment period to enroll in coverage through *Washington Healthplanfinder*.
- Those who lose employer coverage can also find a plan on *Washington Healthplanfinder*
 - Will likely qualify for free or very low-cost coverage through *Washington Healthplanfinder* **especially if they** collected unemployment insurance during at least 1 week in 2021.
 - Can search available plans by preferred health care provider.
 - Can enroll in silver plan – with minimal premium and low out-of-pocket expenses.
 - As a result, options through *Washington Healthplanfinder* plan may be a better deal



WWW.WAHEALTHPLANFINDER.ORG | WWW.WAHBEXCHANGE.ORG