DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Room 352-G
200 Independence Avenue, SW
Washington, DC 20201

FACT SHEET

March 23, 2021

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Extended Access Opportunity to Enroll in More Affordable Coverage Through HealthCare.gov

Under the American Rescue Plan, many people who buy their own health insurance directly through the Marketplace will become eligible to receive increased tax credits to reduce their premiums. Starting April 1, 2021, consumers enrolling in Marketplace coverage through HealthCare.gov will be able to take advantage of these increased savings and lower costs.

Building on the success of the current 2021 special enrollment period in response to the COVID-19 Public Health Emergency, and acknowledging that the COVID-19 public health emergency (PHE) continues to constitute exceptional circumstances that are sufficient to qualify individuals for an exceptional circumstances SEP, CMS will extend access to a 30-day SEP on HealthCare.gov until August 15, 2021. This action will allow individuals and families more time to access the SEP and enroll in Marketplace coverage with the increased tax credits to reduce their premiums, and for current enrollees to change plans in response to the availability of increased tax credits if they wish to do so.

Additionally, beginning in early July on HealthCare.gov, consumers who have received or have been determined eligible to receive unemployment compensation for any week during 2021 may be able to get another increase in savings when enrolling in new Marketplace coverage or updating their existing Marketplace application and enrollment. These savings to be made available starting in early July for eligible consumers are in addition to the increased savings available to consumers on HealthCare.gov starting April 1.

You can also find out additional information on the American Rescue Plan and special enrollment period by accessing our previously issued and updated resources. Consumers served by State-based Marketplaces that do not use the HealthCare.gov platform can check their state's website to find out more information on the American Rescue Plan implementation and special enrollment periods in their state.

- **American Rescue Plan** -- For more information and FAQs on the American Rescue Plan, please see the fact sheet and FAQs here: https://www.cms.gov/newsroom/fact-sheets/american-rescue-plan-and-marketplace

- **Updated! 2021 Special Enrollment Period for COVID-19 Public Health Emergency Technical Stakeholder Guidance** -- The guidance document describes the SEP and provides answers to frequently asked questions. You can access the updated guidance at: https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/2021-SEP-guidance.pdf

Special Enrollment Period and other Eligibility and Enrollment Questions

- Will CMS extend the time period during which consumers can access a 30-day special enrollment period (SEP) to allow more consumers to newly enroll in coverage to take advantage of the subsidy provisions in the American Rescue Plan, or change to a new plan based on their new subsidy amount?

    - Yes, CMS will extend the time period during which consumers can access a 30 day SEP to newly enroll in Marketplace coverage or change to a new Marketplace plan through the 2021 special enrollment based on their eligibility for increased financial assistance to help pay for Marketplace coverage. CMS will extend the period of time during which consumers can access the 2021 special enrollment period until August 15, 2021 for consumers who apply through the HealthCare.gov platform.

- What exactly do current enrollees need to do to receive the increased tax credit amount?

    - Current enrollees should submit an application update on or after April first to receive an updated eligibility determination. To do so, consumers should use the "report a life change" pathway to update their application, and then click the option for "change to my household's income," even if all the information on the application remains the same. After submitting the application update and receiving a new eligibility determination, consumers should enter the "plan compare" section of the site and confirm their current plan selection, so that their insurance company receives their new tax credit information.

    - If desired, consumers may instead choose to make a new plan selection, but should consider how much they have already paid toward the deductible when deciding whether or not a change in plan makes sense. When a consumer changes plans, the amount they've already paid towards meeting their prior plan's deductible and annual limit on cost sharing may be reset to zero, and they would need to start over paying out of pocket expenses to meet their new deductible and to reach the annual limit on cost sharing on their new plan. If they have made significant payments toward their current plan's annual limit on cost sharing, consumers should check with their insurance company to see how it might impact them and what options are available to keep credit toward what they have already paid.

- How will consumers be notified of their updated eligibility for increased financial assistance?

    - Once they update or submit a new application, consumers will receive an eligibility determination notice that they can download. Depending on their expressed preferences, they may also receive a hard copy mailed to their address. This notice will include consumers' updated financial assistance amount and instructions for what they need to do next, such as select a plan and submit documentation to confirm their income or immigration status if necessary.

- For consumers who update their applications in April, when will the increased premium tax credits take effect?

    - Updates to APTC generally take effect with the next month's premium bill. As a result, updated plan selections made on or before April 30 will result in APTC increases effective May 1, updated plan selections made on or before May 31 will result in APTC increases effective June 1, and so on.

- How soon will consumers' bills include a reduced premium that takes into account the increased premium tax credits?

    - Updates to advance payments of the premium tax credit (APTC) generally take effect with the next month's premium bill. As a result, updated plan selections made on or after April 1 and on or before April 30 will result in APTC increases effective May 1, and thus will be reflected on May bills.

- Will consumers be able to increase their APTC to make up for receiving too little for earlier months of the year (given that both increases are effective January 1, 2021 according to the American Rescue Plan Act), or will they need to wait and collect those additional amounts on their tax return?
    - We do not anticipate applying PTC amounts for the months of January-April to future-month bills in the form of APTC, due to the significant complexity required for implementation of this retroactive application. Consumers will be able to claim this benefit in the form of PTC at the time of federal income tax filing when reconciling their premium tax credits for the entire year.
- Does the new law change anything about how the affordability of employer-based coverage is determined?
    - No, employer-based coverage is still considered affordable for an employee and for any dependents to whom an offer extends if the amount the employee would pay for the lowest-cost plan that meets the minimum value standard and covers only the employee does not exceed a certain percentage of the employee's household income. This is true even if the employee and other members of the household want to enroll in a plan that costs more and/or that covers dependents.

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