

# Oregon Health Insurance Marketplace

## Agent Newsletter

### HealthCare.gov Failure to Reconcile notices being mailed out

This week, a Failure to Reconcile (FTR) notice is being mailed to consumers who received advance payments of the premium tax credit (APTC) for plan year 2016 Marketplace coverage, but who **have not yet filed their taxes for 2016** or **didn't reconcile their premium tax credit when filing taxes for 2016**. Consumers that do not file their taxes for 2016 or reconcile their premium tax credits may lose financial help for 2018 coverage.

Consumers applying for financial assistance for Marketplace coverage for plan year 2018, including APTC, who have recently filed and reconciled can make an attestation on the current application, that they recently filed taxes and reconciled their premium tax credit on their tax return for any past years.

Please remind clients to file and reconcile their taxes if they have not done so already. You can find resources to help them reconcile [here](#).

### Providence changes to premium payment options

Due to a change in banking vendors, Providence had to change how they were linked to HealthCare.gov and consumers are no longer able to make a direct payment at time of plan selection. Consumers will be sent an offer letter that includes information about the types of payments accepted by Providence, such as check, credit card or debit card. The offer letter is generally sent within two days of the HealthCare.gov transaction being processed and consumers will have until January 1, 2018 or 14 days from the date of the offer letter (whichever is later) to make their initial payment to Providence.

### HealthCare.gov Issues

Please alert us daily to any issues you are experiencing with Healthcare.gov. Please send information to [agents.marketplace@oregon.gov](mailto:agents.marketplace@oregon.gov) and use "Healthcare.gov Issues" in the subject line of your email.



1-855-268-3767

[info.marketplace@oregon.gov](mailto:info.marketplace@oregon.gov)