



2021 American Rescue Plan (ARP) Marketplace Key Messages

For internal use by assisters, insurance agents, and other stakeholder staff

Marketplace messaging goals:

- Give clear direction on how to enroll and by when.
- Help potential customers identify themselves as good candidates for coverage and financial help.
- Posture the Marketplace as realistic, helpful, and local.
- Help potential customers window shop to see the actual cost for them and their family.

Who we are:

- The Oregon Health Insurance Marketplace helps Oregonians get coverage through HealthCare.gov.
- We are a part of state government and the state-level partner to HealthCare.gov
- Find us at OregonHealthCare.gov or 855-268-3767 (toll-free).

How the American Rescue Plan (ARP) effects the Marketplace:

- People who are approved to receive or receives unemployment for at least one week in 2021 are considered to be at 133 percent of the federal poverty level (FPL) for cost-sharing and tax-credit purposes.
 - This means their income (if higher than 133 percent FPL) is set at 133 percent of the FPL, regardless of what it actually is, if the applicant does not otherwise qualify for the Oregon Health Plan.
 - A plan for someone at 133 percent FPL will cost around one dollar. If they choose a silver plan, their cost sharing (deductibles, copays, coinsurance) will be almost nothing.
 - A reminder that eligible people in Oregon at less than 138 percent of the FPL may qualify for Oregon Health Plan benefits.
 - This amendment affects people who received or are qualified to receive at least one week of unemployment and do not qualify for full Oregon Health Plan benefits, even if they qualify for Citizen Alien Waived Emergent Medical (CAWEM) program benefits
- Substantial increases in premium tax credit amounts and extended eligibility for premium tax credits to people at more than 400 percent of the FPL:

Income range (percent of FPL)	Range of expected contributions for 2021 under prior law*	Range of expected contributions for 2021 and 2022 under the ARP*
100% – 133%	2.07%	0%
133% – 150%	3.10% – 4.14%	0%
150% – 200%	4.14% – 6.52%	0% – 2%
200% – 250%	6.53% – 8.33%	2% – 4%
250% – 300%	8.33% – 9.83%	4% – 6%

300% – 400%	9.83%	6% – 8.5%
400% and higher	N/A	8.5%

*The expected contribution (technically referred to as the “applicable percentage”) is the share of consumers’ income they must generally pay towards a benchmark (second-lowest cost silver) plan with premium tax credits.

- Increased premium tax credits based on the lower income contribution percentage, along with expanding tax credit access to consumers with household incomes more than 400 percent of FPL, will be available through HealthCare.gov starting April 1. This means new consumers and current enrollees who submit an application and select a plan after March 31 will receive the increased premium tax credits for 2021 Marketplace coverage.
- Extra tax credits for consumers receiving unemployment compensation will be available starting this summer.
- Current enrollees, including those who recently enrolled through the 2021 special enrollment period, can update their applications and enrollments in order to get new eligibility results starting April 1. They need to reselect their current plan in order for the changes to take effect to reduce their premiums for the remainder of the year.
- Consumers who enrolled in Marketplace plans before April 1 have the choice of waiting to receive the additional premium tax credit amount until they file and reconcile their 2021 taxes.
- People are given forgiveness of excess advanced premium tax credits (APTC) made in 2020.
 - If you have already reconciled your taxes, the IRS may owe you money.

Who now qualifies for financial assistance through HealthCare.gov:

- There are no income limits. Everyone who applies is potentially eligible for some help.
- You must update your application after April 1 to obtain these new financial benefits
- Generally, to qualify for financial assistance, you must meet all of the following requirements:
 - Be legally present in the United States
 - Not qualify for the Oregon Health Plan
 - Not be offered affordable coverage from your employer
 - Enroll in health coverage through HealthCare.gov
- Find out how much you can save at OregonHealthCare.gov/WindowShop

What enrollment help is available:

- Free, local help with health insurance enrollment is available throughout the state
- Trained community groups (community partners) and licensed insurance agents can guide you through the application for financial assistance, and help you sort through health plan choices
- People who entered the United States under the Compact of Free Association (COFA) and are living in Oregon may qualify for Medicaid or financial help through HealthCare.gov
 - COFA Oregonians should speak about their options with our COFA Premium Assistance Program staff members at 855-268-3767 (toll-free)
- Only licensed insurance agents can give health plan advice
- Find a community partner or insurance agent at OregonHealthCare.gov/GetHelp

What coverage is available in Oregon on HealthCare.gov:

- Health plans are available on HealthCare.gov in every Oregon county
- Consumers in the Portland area have the most choices, with six insurance companies and 66 plans from which to choose

- Consumers in Lincoln County have the fewest choices, with three insurance companies available on HealthCare.gov and 15 plans from which to choose
- With the exception of Lincoln County, consumers throughout Oregon will have at least four insurance companies and 23 plans from which to choose
- The coverage sold through HealthCare.gov are private insurance plans, and all are also available outside of HealthCare.gov
 - Financial assistance is available only through HealthCare.gov

Who should go to HealthCare.gov for coverage:

- People who need coverage or help paying for coverage
- People who are currently enrolled in COBRA coverage or who recently lost coverage through a job
 - Similar or better plans will likely cost less through HealthCare.gov
- HealthCare.gov options may be particularly valuable for people who:
 - Don't qualify for full Oregon Health Plan benefits due to immigration status
 - Are self-employed or are freelancers
 - Work in a job that does not offer health benefits
- People who previously applied and did not qualify for financial assistance because they were over income limits should reapply as income limits are now waived

Tell a friend about open enrollment:

- You may already have coverage through a job, Veterans Affairs or Tricare, the Oregon Health Plan, or Medicare; data show most Oregonians do.
- You may have people in your life who need coverage, or help paying for coverage; we know there are parts of Oregon where thousands of people could be getting financial help through HealthCare.gov, but are not signed up.
- Tell people you know to get started at OregonHealthCare.gov before May 15.
- Make sure your friends and family know that additional savings are now available through the Marketplace due to the American Rescue Plan

Common Q and A

Q: When will the extra tax credits be available on HealthCare.gov?

A: Increased premium tax credits based on the lower income contribution percentage, along with expanding tax credit access to consumers with household incomes of more than 400 percent of the federal poverty level, will be available through HealthCare.gov starting April 1. This means new consumers and current enrollees who submit an application and select a plan after March 31 will receive the increased premium tax credits for 2021 Marketplace coverage.

Extra tax credits for consumers receiving unemployment compensation will be available starting this summer.

Q: If I'm currently enrolled in a Marketplace plan, how do I receive the additional tax credits/lower premiums?

A: Current enrollees, including those who recently enrolled through the 2021 special enrollment period, can update their applications and enrollments in order to get new eligibility results starting April 1. You will need to reselect your current plan in order for the changes to take effect to reduce your premiums for the remainder of the year.

While the 2021 SEP opportunity is available through May 15, current enrollees can decide during the SEP if they may want to change to a new plan for the rest of the year. Consider how much you have already paid toward your deductible when deciding whether or not a change in plan makes sense for you. When you change plans, the amount you have paid already towards meeting your prior plan's deductible may be reset to zero, and you would need to start over paying out-of-pocket expenses to reach the deductible on your new plan. If you have made significant payments toward your deductible, check with your insurance company to see how it might affect you and what options are available to keep credit toward what you have already paid.

Q: If I'm currently enrolled through the Marketplace, what will happen if I don't log back in to HealthCare.gov?

A: Consumers who enrolled in Marketplace plans before April 1 have the choice of waiting to receive the additional premium tax credit amount until they file and reconcile their 2021 taxes. However, we recommend all enrollees come in, update their application, and review their plan options during the 2021 special enrollment period through May 15 because you may be able to choose a plan with lower out-of-pocket costs for the same price or less than what you are currently paying.

Q: If I don't have coverage, when should I apply?

A: Consumers who need coverage starting April 1 should still apply and select a plan by the end of March through the special enrollment period so coverage can start April

1. Then, to get the added benefits, you should come back after April 1, submit your application again, and reselect your plan to have increased tax credits applied to your coverage for May 1 forward.

Q: If I am already paying a very low premium, or no premium, should I take any action?

A: Consumers who are already paying low or no premiums may find plans with more generous cost-sharing and lower out-of-pocket costs, and may benefit from changing plans. Premiums after tax credits will decrease, on average, by \$50 per person per month. Four out of five enrollees will be able to find a plan for \$10 or less per month with premium tax credits, and more than 50 percent will be able to find a Silver plan for \$10 or less with tax credits.

This means you may be able to find plans with lower out-of-pocket expenses and lower deductibles for a similar premium to what you're currently paying.

Q: If I'm receiving unemployment compensation, should I wait to apply?

A: You should apply and select a plan by the end of March in order to enroll in coverage starting April 1. After April 1, you can come back in to update your application and confirm your current plan with the updated tax credits. Later this year, you may be able to receive another increase in the premium tax credits available to you. HealthCare.gov will have more information available in the summer once these additional savings are available for consumers who have received unemployment compensation during 2021. At that time, you can come back to HealthCare.gov to update your application and current plan with more tax credits to reduce your premiums for the remainder of the year.

Q: Will HealthCare.gov automatically update premium tax credits on behalf of current enrollees?

A: If consumers don't take action, they will still receive the additional benefit as part of their premium tax credit when filing their federal income tax return next year. Beginning April 1, consumers must come back to HealthCare.gov to update their application in order to receive these increased tax credits this year. However, we are also exploring whether tax credits can be updated on behalf of consumers during 2021.

Abbreviated Style Guide

Forbidden phrases:

Carrier. Use “insurance company.”

FFM. It’s jargon, few people know what it means, and Oregon actually *isn’t* a federally facilitated marketplace. When speaking to the public, say “HealthCare.gov” when referring to the website where people enroll in coverage.

OHIM. This is a weird acronym (“Oh, *him*.”), in a sea of O-based acronyms, and is bad for our search engine optimization. Use “Oregon Health Insurance Marketplace” on first reference, and “the Marketplace,” “Oregon’s Marketplace” or “the Oregon Marketplace” on second reference.

QHP. “QHP” isn’t just jargon, it’s deep jargon. Depending on context, use “private health plans,” “ACA-compliant health plans,” or another plain-language description.

Other terms and how to use them (permitted phrases):

COFA Premium Assistance Program. Official name of the program, capitalized

community partner. Not a proper noun, not capitalized

HealthCare.gov. Always capitalize the H and the C

OregonHealthCare.gov. Always capitalize the O H and C

partner agent. Not a proper noun, not capitalized

Senior Health Insurance Benefits Assistance program. Always capitalize everything except the P