



Broker Statewide Webinar

June 10, 2021, 12:00 p.m.

The webinar is not being recorded, but this PowerPoint will be available on Assister Central

During the webinar, please use the “chat” feature in the lower right-hand corner to submit questions!



Changes to Tax Credit Benefits

- For Minnesotans at or below 400% FPL (and not eligible for Medical Assistance and MinnesotaCare)
 - Two-year enhancement to premium tax credits available to eligible individuals who qualify to purchase coverage through MNsure
- For Minnesotans over 400% FPL
 - Previously not eligible for tax credits, now for plan year 2021 and 2022 the premium as a percentage of household income is limited to 8.5%
 - Note: Not all consumers will receive a tax credit

New/Increased Tax Credits Implemented

- Phase One was updating premium tax credit eligibility for individual who are currently eligible for a tax credit – households at or below 400% FPL.
 - As of May 6, all consumers who applied through MNsure requesting financial assistance have had their eligibility updated to reflect the increased tax credit amount.
- Phase Two was updating premium tax eligibility for those newly eligible for a tax credit – households over 400% FPL.
 - By the end of this week, all consumers who applied through MNsure requesting financial assistance have had their eligibility updated to reflect new eligibility for tax credits.

Consumers Enrolled Through MNsure

- Consumers who were enrolled in a plan through MNsure in June and are **newly** eligible for APTC:
 - New tax credit amount will be applied beginning with July coverage. Some carriers will include the new credit on July invoices, some not until August.
 - Consumers can adjust the amount of tax credit through their online account.
 - Households will be mailed a notice explaining the eligibility update. Because it is a manually generated notice, a copy of the notice will not be viewable in their online account.
 - Eligible tax credits for months prior to July will be refunded when filing their 2021 federal tax return using their 1095-A form.

Consumers Not Enrolled Through MNsure



- Households over 400% of FPL who applied in the past but are not enrolled in a plan will receive a notice in the mail informing them of the change in eligibility for APTC.
- Consumers can log into their online account to see their APTC amount.
- Consumers who have not applied or applied using the “unassisted” path can use MNsure’s [Plan Comparison Tool](#) to get an estimate of their tax credit amount.
- Minnesotans have until July 16, 2021 to use the COVID-19 special enrollment period (SEP) to enroll in coverage. This SEP is for any Minnesotan who is uninsured or who is not currently enrolled in a QHP through MNsure.
- Consumers can also enroll at any time if they experience a qualifying life event.

Manual Notice for >400 of FPL

MNsure Operations
PO Box 64253
St. Paul, MN 55164-0253



Date: [Mailing Date]

Case Number: [Case Number]

[Primary First Name] [Primary Mid Name] [Primary Last Name]
[Primary Add Line 1]
[Primary Add Line 2]
[Primary City], [Primary State] [Primary Zip]

The American Rescue Plan and Eligibility for Tax Credits Through MNsure

The American Rescue Plan has expanded tax credits that can help lower the cost of health insurance premiums through MNsure to Minnesotans who did not qualify before because their incomes were too high.

Why am I getting this notice?

Under the American Rescue Plan there is no household income limit to qualify for an advanced premium tax credit (APTC) (Public Law 117-2, Sec. 9661).

We redetermined your eligibility for APTC based on the new American Rescue Plan rules and you may be eligible to have an APTC benefit amount applied to your private insurance premium starting July 1, 2021.

There is no household income limit to qualify for APTC, but your household's income and the cost of private insurance through MNsure where you live will determine the amount of APTC you are eligible to receive. Based on your household's information the amount of APTC you may be eligible to receive could be \$0.

Do I need to do anything?

- To see if you are eligible to receive APTC, sign in to your MNsure account and go to the eligibility results screen.
- If you qualify for an APTC benefit amount and are enrolled in private insurance through MNsure, your monthly premiums will be automatically reduced by your insurance company.
- To adjust the amount of APTC being applied to your enrollment, sign in to your MNsure account and go to your enrollment dashboard (see more instructions by searching for "adjust APTC" on MNsure.org).

Get Help

If you have questions about this notice or need to report a change, call the MNsure Contact Center at 651-539-2099 (855-366-7873 outside the Twin Cities) and say you are calling about the MNsure ARP Form. You can also find free help from a MNsure-certified assister using our Assister Directory on MNsure.org (search for "free help").

Directly Enrolled Consumers

- A consumer directly enrolled with BluePlus, HealthPartners, Medica or Quartz can use the COVID-19 SEP to enroll through MNsure and if eligible, will qualify for tax credits for the months they have coverage through MNsure.
- Consumers who apply WITHOUT financial assistance will STILL qualify for premium tax credits when they file federal taxes for 2021.
- MNsure health insurance carriers are offering additional support for their off-exchange enrollees to move on-exchange, by way of recognizing previously attained amounts towards deductibles and out-of-pocket max accumulators. Contact the involved carrier for more information about which transitions qualify for this level of support.

Directly Enrolled Consumers

- A consumer directly enrolled with BluePlus, HealthPartners, Medica or Quartz can use the COVID-19 SEP to enroll through MNsure and if eligible, will qualify for tax credits for the months they have coverage through MNsure.
- Consumers who apply WITHOUT financial assistance will STILL qualify for premium tax credits when they file federal taxes for 2021.
- MNsure health insurance carriers are offering additional support for their off-exchange enrollees to move on-exchange, by way of recognizing previously attained amounts towards deductibles and out-of-pocket max accumulators. Contact the involved carrier for more information about which transitions qualify for this level of support.

Unemployment Insurance

- An additional benefit is available to eligible consumers who receive at least one week of unemployment insurance benefits in 2021.
- Tax credit: For the purposes of calculating their premium tax credit, any of the tax household's income that exceeds 133% FPL for the family size is excluded. At this income level, the household is eligible for a tax credit that makes the cost of their benchmark silver plan \$0.
- Cost-sharing: Also eligible for a cost-sharing reduction that brings the actuarial value of the plan to 94% (similar to a platinum level plan).
- MNsure is exploring our ability to implement this additional benefit. We hope to roll out "phase three" of ARP implementation this summer. Please carefully watch the weekly communication for further updates.

Thank You for Attending!

To submit questions via chat, click on the “chat” bubble image on the bottom of your screen to access this feature.

