



Navigator/CAC Statewide Webinar

June 2, 2021, 12:30 p.m.

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

Closed captioning is available by selecting the “Multimedia Viewer”

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

Phase One ($\leq 400\%$ FPL) Completed

- 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 have applied through MNsure (requesting financial assistance) have had their eligibility updated to reflect the increased tax credit amount
- For those already enrolled:
 - Increased tax credit amount was applied beginning with May coverage. The increased tax credits is automatically applied and will be reflected on June invoices.
 - Eligible tax credits for months prior to May will be collected when filing their 2021 federal tax return using their 1095-A form
- Those not enrolled can use the COVID-19 special enrollment period available through July 16 (or another special enrollment period)

Phase Two: >400% FPL

- MNsure is implementing phase two – new eligibility for tax credits for those over 400% FPL – this weekend. Once implemented:
 - A consumer who previously applied with financial assistance and is currently enrolled through MNsure will have new tax credits automatically applied. APTC eligibility is expected to begin with July coverage, but may not show up on premium invoices until the August premium.
 - Someone submitting a new application with financial assistance after this phase is implemented will automatically receive the correct APTC amount beginning with July 1 coverage.
 - A consumer who previously applied without financial assistance and is enrolled through MNsure can contact MNsure to request to submit a financial assistance application and receive APTC **or** can wait and claim all tax credits when they file their federal taxes for 2021.

Phase Two: >400% FPL

- The online application and enrollment platform will not be available this weekend (all day Saturday and Sunday) for the IT update.
- MNsure's Plan Comparison tool will be updated to provide estimated tax credits for all income ranges. We will stop linking to the external calculator tool.
- MNsure will be mailing a manual notice with information specific to this eligibility update, although it will not provide the consumer's tax credit amount.
 - Since this is a manual notice, it will NOT be visible in the consumer's online account.
 - We will share the notice template with assisters next week.

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.

