

Unemployment Income Benefits and the American Rescue Plan

Minnesotans who receive unemployment income for at least one week in 2021 may be able to enroll through MNsure for extremely low-cost health insurance.

If a consumer qualifies for this benefit, they may be able to find a plan through MNsure with a \$0 per month premium cost.

If they qualify for this benefit and enroll in a [silver level plan](#) through MNsure, they are eligible for a 94% cost-sharing reduction (CSR), which means greatly reduced out-of-pocket costs for in-network services.

Who Qualifies?

- Households must be eligible for a [tax credit](#) through MNsure.
- Households where the tax filer, including one or both spouses of those married and filing jointly, received unemployment insurance benefit for at least one week in 2021.

How to Assist a Consumer:

Consumer is already enrolled in a silver metal level plan through MNsure and reported receiving 2021 unemployment insurance to MNsure prior to June 25:

- The consumer will automatically receive the increase in advance premium tax credits (APTC) that will show up on their August invoice.
- The household has been automatically enrolled in a silver level plan with CSR benefits. The consumer is also eligible for a 60-day special enrollment period (SEP) to change plans. Before making changes, contact the insurance company to understand options that may allow the consumer to apply already paid out-of-pocket costs to the new plan.
- The consumer will receive a [notice in the mail](#). Assistors can also check the consumer's enrollment dashboard to confirm tax credit and CSR benefits have been applied.

Consumer is already enrolled in a bronze or gold metal level plan through MNsure and reported receiving 2021 unemployment insurance to MNsure on or before July 5:

- The consumer will automatically receive the increase in APTC that may show up on their August invoice.
- The consumer is eligible for a 60-day special enrollment period (SEP) to change plans. The consumer will need to enroll in a silver level plan in order to take advantage of the enhanced CSR benefits. Before making changes, contact the insurance company to understand options that may allow the consumer to apply already paid out-of-pocket

costs to the new plan.

- The consumer will receive a [notice in the mail](#). Assistors can also check the consumer's enrollment dashboard to confirm tax credits have been applied.

Consumer is already enrolled in a private plan (any metal level) through MNsure but has not reported receiving 2021 unemployment insurance to MNsure:

- The consumer must report any 2021 unemployment insurance income to MNsure.
- Consumers can call the Contact Center. If the consumer reports the change via phone to MNsure, the assister will not be notified when the change is processed. The consumer will receive a notice in the mail informing them of their eligibility and 60-day special enrollment period.
- Assistors can report the information online using the life event reporting tool.
 - Report the unemployment insurance as you would normally [report an income change](#). Update the projected annual income (PAI), if applicable.
 - If the unemployment insurance has previously ended (occurred earlier in the year), enter the unemployment insurance under current income, but **include a note in the comments section that clarifies the start and end date** of the unemployment insurance income.
 - If the assister reports the change via the online tool, the consumer will receive a notice in the mail, but the assister will also receive an email when the change is processed.
- Once the income has been reported and if the consumer is eligible:
 - Enhanced tax credits will be applied to the following month's premium. Depending on the date processed, there may be a delay in when the tax credits are reflected on the consumer's monthly invoice.
 - The consumer is eligible for a 60-day SEP to change plans. The consumer can choose to enroll in any metal level but will need to enroll in a silver level plan to take advantage of the enhanced CSR benefits. Before making changes, contact the insurance company to understand options that may allow the consumer to apply already paid out-of-pocket costs to the new plan.

Consumer applied through MNsure on or before July 5 and reported receiving 2021 unemployment insurance on their application but did not enroll in a plan:

- The consumer's eligibility has been updated and the new tax credit amount is reflected in their enrollment dashboard.
- They will [receive a notice](#) that they are eligible for a 60-day SEP to change plans. The consumer can enroll in any metal level plan but will need to enroll in a silver level plan to take advantage of the enhanced CSR benefits.

Consumer applied through MNsure, but did not enroll, and has received 2021 unemployment insurance that has not been reported to MNsure.

- The consumer must report any 2021 unemployment insurance income to MNsure.
- Consumers can call the Contact Center. If the consumer reports the change via phone to MNsure, the assister will not be notified when the change is processed. The consumer will receive a notice in the mail informing them of their eligibility and 60-day special enrollment period.
- Assisters can report the information online using the life event reporting tool.
 - Report the unemployment insurance as you would normally [report an income change](#). Update the projected annual income (PAI), if applicable.
 - If the unemployment insurance has previously ended (occurred earlier in the year), enter the unemployment insurance under current income, but **include a note in the comments section that clarifies the start and end date** of the unemployment insurance income.
 - If the assister reports the change via the online tool, the consumer will receive a notice in the mail, but the assister will also receive an email when the change is processed.
- Once the income has been updated and if the consumer is eligible:
 - Their eligibility for tax credits will be updated and reflected on their enrollment dashboard.
 - They will [receive a notice](#) that they are eligible for a 60-day special enrollment period. The consumer can choose to enroll in any metal level but will need to enroll in a silver level plan to take advantage of the enhanced CSR benefits.

Consumer is a new applicant and is currently receiving unemployment income:

- When completing the application for assistance through MNsure, make sure to include the current unemployment income. The eligibility results will NOT automatically reflect the additional unemployment insurance APTC and enhanced CSR benefit.
- **Beginning July 12:** Once the application has been submitted, but before enrolling in a plan, brokers should call the Broker Service Line and navigators/CACs should call the Assister Resource Center (with the consumer present) so the consumer's eligibility for the unemployment insurance benefits can be applied. The consumer's eligibility will be updated so their enrollment dashboard will reflect the increased APTC and the consumer can enroll in a plan with the enhanced CSR.

Consumer is a new applicant and unemployment income has already ended:

- Complete the MNsure application reporting all current income.
- Once the application has been submitted, **but before enrolling in a plan**, the consumer must report the any 2021 unemployment insurance income to MNsure.
- Consumers can call the Contact Center to report the income. If the consumer reports the change via phone to MNsure, the assister will not be notified when the change is

processed. The consumer will receive a notice in the mail informing them of their eligibility and 60-day special enrollment period.

- Assistors can report the information online using the life event reporting tool.
 - Report the unemployment insurance as you would normally [report an income change](#). Update the projected annual income (PAI), if applicable.
 - If the unemployment insurance has previously ended (occurred earlier in the year), enter the unemployment insurance under current income, but **include a note in the comments section that clarifies the start and end date** of the unemployment insurance income.
 - If the assister reports the change via the online tool, the consumer will receive a notice in the mail, but the assister will also receive an email when the change is processed.
- Once the income has been updated and if the consumer is eligible:
 - Their eligibility for tax credits will be updated and reflected on their enrollment dashboard.
 - They will [receive a notice](#) that they are eligible for a 60-day special enrollment period. The consumer can choose to enroll in any metal level but will need to enroll in a silver level plan to take advantage of the enhanced CSR benefits.