



Impacts to Maryland Consumers under the American Rescue Plan Act

**MMAC Meeting
April 22, 2021**

- ✦ More financial assistance < 400% FPL (2021 and 2022)
- ✦ Newly available assistance > 400% (2021 and 2022)
- ✦ Assistance for UI hhs equivalent to 139% FPL (2021 only)
- ✦ Federal subsidy for COBRA enrollees until 9/30/21

- ✦ Expected contribution is cut nearly in half for most income brackets (Lower EC = Higher APTC).
- ✦ No household pays more than 8.5% of annual income
- ✦ Average savings for Marylanders \$90/month
- ✦ Actual savings depend on cost of coverage (age) and income as percent of FPL

- ✦ Households where tax filer or spouse receives, *or is eligible to receive*, unemployment compensation at any time in 2021 (past/future) will have income capped at 139% FPL
- ✦ Capped at 139% to avoid pushing hhs into Medicaid but if actual income is less than 139% Medicaid eligibility will still occur – MA rules continue to run first
- ✦ UI households also receive maximum cost sharing reductions if enrolled in a silver plan

Available April 1

- ✦ Over 68,000 households are auto-redetermined on April 1
- ✦ If UI on 2021 application, redetermined with greatest savings
- ✦ Beginning April 1 in Anonymous Browsing and in-line Apps
- ✦ Just because a household was not able to successfully auto-redetermine doesn't mean they don't qualify; just means they have to Change Report to see savings

- ✦ Current Bronze and Catastrophic plan enrollees (only) can use their savings to “buy up” to a Silver, Gold or Platinum plan.
- ✦ Uninsured Consumers use the COVID SEP (now extended to August 15)
- ✦ Consumers insured in a private plan off the exchange can enroll using a special “Off to On” SEP

- ✦ Carrier Campaigns for off-exchange enrollees
- ✦ Emails to recently term'd consumers who found coverage “unaffordable”
- ✦ Social Media Campaign
- ✦ English Radio Spots statewide 4/4-5/15 – 10x/wk
- ✦ Spanish Radio Spots DC market 4/19-5/15 - 35x/wk
- ✦ Flora (chat bot) updates

- ✦ From April 1, 2021 to Sept. 30, 2021, the federal government will pay 100% of premium for COBRA enrollees directly to health plan.
 - Applies to former employee and family
 - Applies only if employee was laid off
 - Applies only if the employer is still in business
 - Applies to those who are enrolled *or* are eligible to enroll (still within 18-month window)
- ✦ Not run by MHBE - Consumers should contact their former employers for more information.

- ✦ Roll back of Trump administration's Public Charge expansion
- ✦ Concurrent MEEHP and Tax Filing Extensions
- ✦ Savings apply to all of 2021 - recoupment of unpaid 2021 tax credits at tax filing
- ✦ No clawback of excess tax credits for plan year 2020



FAQs



If not now, contact Heather @ heather.forsyth@maryland.gov
Director, Consumer Assistance, Eligibility & Business Integration
Maryland Health Benefit Exchange