



Broker Bulletin

May | 2021

Marketplace Eligibility for Unemployment

[Health First Health Plans Broker Portal](#)

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Tax Credits

Individual and family plan members enrolled in off-Marketplace plans may now enroll through the Marketplace during the Special Enrollment Period taking place through August 15, 2021 for a tax credit. Please be advised that members must enroll through the Marketplace to take advantage of Advanced Premium Tax Credits (APTC).

As a reminder, if a member is enrolled outside of the Marketplace and intends to claim the tax credit at the time of tax reconciliation rather than as an APTC, they will not be eligible for the credit if they did not purchase the plan through Healthcare.gov. Agents and Brokers may use our [Marketplace Individual Enrollment Portal](#) to facilitate these applications.

Enhanced Subsidies for Unemployed People

The American Rescue Plan Act (ARPA) provides enhanced Marketplace subsidies for people who receive or are approved to receive unemployment insurance (UI) benefits during any week in 2021. The ARPA also extends the current federal supplement (\$300 per week) to state UI benefits through September 6, 2021. The federal UI supplement is not taken into consideration in determining eligibility for Medicaid or Children's Health Insurance Program (CHIP) benefits. When UI recipients apply for Marketplace subsidies, special rules in effect throughout 2021 will apply.

- **Household income in excess of 133% of the Federal Poverty Level (FPL) will be disregarded for purposes of determining eligibility for Marketplace premium and cost-sharing subsidies in 2021.** As a result, people who receive UI benefits at any time in 2021 will be eligible for a zero-premium benchmark Silver plan with comprehensive cost-sharing subsidies this year.
- **People receiving UI benefits will be considered “applicable taxpayers” during 2021.** Normally, under the Affordable Care Act (ACA), to be eligible for Marketplace subsidies, a person must qualify to be an “applicable taxpayer”, which requires having an income of at least 100% FPL. Under the ARPA, for 2021 only, people who receive UI benefits are an applicable taxpayer. This can help some UI recipients with income below the federal poverty level.
- **These enhanced Marketplace subsidies for UI recipients are only for the 2021 coverage year.** Congress would need to enact further legislation to extend UI subsidy enhancements beyond this year.
- **People receiving UI benefits will still have to meet other requirements to be eligible for Marketplace subsidies.** In particular, married individuals must file a joint tax return to be eligible for subsidies. Using the married-filing-separately filing status generally makes a person ineligible for subsidies, though an exception is available for people who experience domestic abuse.

In addition, people receiving UI benefits may still be ineligible for Marketplace subsidies if they have access to job-based health benefits that meet ACA standards for affordability and minimum value. The affordability of job-based coverage will continue to be based on household income, including UI benefits and other income amounts above 133% FPL.

Unique FFM Login Information

Each Agent using the [Marketplace Individual Enrollment Portal](#) (through HealthSherpa) must have their own FFM login information. All agents and brokers who share an FFM user ID or HealthSherpa account login are in violation of both the CMS Agent/Broker General Agreement and HealthSherpa’s Terms of Service. If you work together with colleagues to support your clients, each colleague should have their own FFM credentials and HealthSherpa account.

HealthSherpa will be implementing changes that will block users from simultaneously logging into the same account, or into different accounts with the same FFM user ID. These changes will begin to take effect in the coming months. Please be sure that all Agents are using their own unique FFM user ID and login.

For Individual and Family plan-related questions, please contact:

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If you have any questions, please contact your Health First Health Plans' or AdventHealth Advantage Plans' sales representative or Broker Services at HFBroker@HF.org.

We value and appreciate your partnership.

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