



**THERE ARE TIMES WHEN YOU
NEED A HELPING HAND.
LIKE A WHOLE TEAM OF THEM.**

Where do I start?

Outreach@yourhealthidaho.org

Jump Start Open Enrollment

Advance Premium Tax Credit Eligibility Income Limits for Plan-Year 2019

Household Size	Monthly Limit		Annual Limit	
	Minimum Income	Maximum Income	Minimum Income	Maximum Income
	(100% FPL)	(400% FPL)	(100% FPL)	(400% FPL)
1	\$1,012	\$4,047	\$12,140	\$48,560
2	\$1,372	\$5,487	\$16,460	\$65,840
3	\$1,732	\$6,927	\$20,780	\$83,120
4	\$2,092	\$8,367	\$25,100	\$100,400
5	\$2,452	\$9,807	\$29,420	\$117,680
6	\$2,812	\$11,247	\$33,740	\$134,960
7	\$3,172	\$12,687	\$38,060	\$152,240
8	\$3,532	\$14,127	\$42,380	\$169,520
each additional person, add	\$360	\$1,440	\$4,320	\$17,280

2019 Open Enrollment Runs from 11/1/2018 – 12/15/2018

- All financial applications **MUST** be submitted to the Idaho Department of Health and Welfare (DHW) no later than 12/15/2018.
- All enrollments **MUST** be finalized and enrolled on yourhealthidaho.org by 12/22/2018. This includes any changes to a renewed plan.
- All plans will have a 1/1/2019 effective date. Any dates other than 1/1/2019 are not Open Enrollment related. They require a Qualified Life Event (QLE) to open a Special Enrollment Period (SEP).
- If you run into a technical issue, you **MUST** document it. YHI cannot override anything without proof. If we cannot recreate the error, it's harder to help you and your client out.
- All 2019 premiums were based on the carriers not receiving reimbursement for Cost Sharing Reductions.

Items to Remember

- **KEY DATES OE 2019**

- **October**

- October 1 Anonymous shopping begins
- October 1 New YHI website launches
- October 1 Final rate increases posted on DOI
- October 8 DHW sends 2018 APTC redetermination notices
- October 15 Big Send from DHW
- October 15 Open Enrollment for Medicare (affects CCs)
- October 16-31 YHI renewals emailed to consumers' inbox
- October 22-31 Renewals; consumers receive notice to accept or change plans
- October 22 YHI advertising campaign begins
- October 31 YHI Call Center closes at 5 pm

Items to Remember

- **KEY DATES OE 2019**
- **November 2018**
- November 1-23 CSC open 8 am to 6 pm (M, T, Th, F) and 9 am to 6 pm (W)
- November 1 YHI Open Enrollment begins; APTC is visible on dashboards
- November 1 News release Open Enrollment has started
- November 7-16 CC in-person training: How's It Going Tour
- November 21 YHI Call Center closes at 5 pm
- November 22 Thanksgiving (CSC and DHW closed)
- November 23 DHW closed
- November 26-30 YHI Call Center open 7 am to 7 pm

Items to Remember

KEY DATES OE 2019

December 2018

- December 3-14 YHI Call Center open 7 am to 8 pm
- December 1 DHW's APTC closure notices for uncompleted reevaluations
- December 7 Medicare Open Enrollment ends (affects CCs)
- December 17-31 YHI Call Center open 7 am to 7 pm
- December 15 YHI Open Enrollment ends.
- December 22 Consumer deadline to enroll in plan (if applied by 12/15)
- December 24 YHI Call Center open 7 am to 5 pm
- December 25 Christmas (CSC and DHW closed)
- December 31 DHW sends final APTC closure notices

January 2019

- January 1 2019 coverage begins
- January 31 1095-As distributed by January 31

What Happens in the “Big Send”?

- The client's APTC re-evaluation is sent over by DHW.
- The renewal policy for 2019 is loaded into the system.
- The 2018 policy is terminated effective 12/31/2018.
- All future changes to the 2018 policy must be completed manually.
- Any change to the 2018 policy must also be completed on the 2019 policy.

Reporting Changes After the “Big Send”

- If a change is reported to DHW after the big send for the current year, you must contact YHI. YHI will have to manually make this change.
- You must call DHW or use idalink to report the change.
- Send an e-mail to support@yourhealthidaho.org to let the support team know that a change was made.
- Put the consumer’s abbreviated name and “2018 Change” in subject line.
- The support team validates the change with DHW.
- After validation, the support team generates a technical ticket and the change must be made manually by a technical team in California.
- Please be patient in these situations. This is a time-consuming process, and it is important that you report changes in a timely manner to be applied correctly to accounts.
- Changes made after the big send must also be reported for 2019. They are not automatically applied.

Importance of Reviewing Redetermination

- Redeterminations are sent by DHW in October.
- Review the redetermination to ensure the APTC and information are correct.
- If the consumer must supply additional information, it must be done by December 15 (please remember the December 8 traffic jam).
- Effectuation could be jeopardized—always remember the APTC effective date and enrollment date rules.

Examples of Changes that Could Effect a Customers APTC

- Social Security COLA – This will be ran on December 7th and 8th
- Daily Social Security updates
- Customer completes a re-evaluation, reports a change or applies for another program
- A child on Medicaid can change ages, and Medicaid Policy and Annual Federal Poverty Guidelines changes can trigger a change in their Medicaid eligibility (which in turn can change APTC)

*Each program has reporting requirements that customers must comply with and all changes reported will be applied to each program

Difference between a Designated Authorized Agent and an Authorized Representative

- Authorized Representative – A customer can designate an agent to be their Authorized Representative by completing the Authorized Representative Form or by the customer calling DHW. This allows DHW to tell the agent about the customer and all information provided by the agent is used to calculate benefits for all programs including APTC.
- Authorized Agent – This is the same process as an Authorized Representative, except the designation is in idalink and gives the agent the ability to also see the customer's eligibility, notices and make changes in idalink.

24/65

Dependent Turns 24

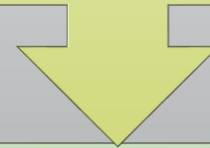
- The IRS has specific rules on who can be claimed as a dependent. There are times that a child can be claimed as a dependent up to the age of 24 if they are a student and meet the IRS rules. Because it is uncommon for a child to meet tax dependent rules after 24 DHW auto ends dependent status in the month the child turns 24.
 - *If the household plans to continuing claiming the child as a tax dependent after 24, they can contact DHW to report their household is not changing. need to report this information to DHW

Customer Becomes Medicare Eligible

Social Security Interface updates Medicare status



Customer discontinues for the month they are eligible for Medicare



If there are other household members who continue to be APTC eligible the APTC amount will be adjusted due to removing the newly eligible Medicare person.

Networks

Co-pays

Deductibles

1st Idalink
Then
YHI!

Agency Book of Business

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Individuals



Sort by: Due Date (first due) ▾

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#

HOUSEHOLD

STATUS

COVERAGE

When agents log into their dashboard and go to “Individuals” then “Active Individuals, you see a list of your clients. Below this search bar is where the list is shown.



▼ My Information ▼



Export as Excel

Sort by: Due Date (first due)



Questions?