



## Frequently Asked Questions | 2021 American Rescue Plan | Consumer Connectors

**Q: Has the tax credit eligibility for Idaho consumers been updated to reflect the enhanced subsidies approved by Congress?**

*A: As of April 1, the Idaho Department of Health and Welfare updated consumer tax credit eligibility determinations to reflect the new federal poverty level thresholds for tax credit amount eligibility. Consumers were notified of the changes by the Idaho Department of Health and Welfare via mail. Consumer may now log in and view the new amount.*

**Q: Will the updated APTC be applied retroactively to a consumer's premium to January 1, 2021?**

*A: No. [The Idaho Department of Health and Welfare](#) calculates tax credit based on eligibility for the full year. Because this update will be applied prospectively starting April 1st, in most cases, any additional tax credit a household may be eligible for will be distributed across the remaining months' in 2021 (April through December for most consumers).*

**Q: Will Cost-Share-Reduction (CSR) still be determined by the Federal Poverty Level (FPL)? For example: Less than 150% FPL = 94% CSR, less than 200% FPL = 87% CSR, and less than 250% FPL = 73% CSR.**

*A: Yes. FPL is still a function that drives CSR benefit levels.*

**Q: Will Medicaid eligibility remain at 138% of FPL or has that changed as well?**

*A: No changes have been made to Medicaid eligibility, with the exception of the Protected Medicaid status being extended through the end of June.*

**Q: What effective dates will individuals receive for enrollment during this timeframe?**

*A: Individuals who enroll by the April 30 deadline will have a coverage start date of May 1, 2021.*

**Q: Will individuals need to meet SEP requirements or provide proof of prior coverage to enroll during this timeframe?**

*A: Any eligible Idahoan will be able to enroll at this time and will not be required to present any proof of prior coverage.*

**Q: Will individuals who are already enrolled on the Exchange be able to change plans during this timeframe?**

*A: Individuals will be allowed to change plans within the same insurance carrier. However, individuals who are already enrolled on the Exchange will not be allowed to change to a plan offered by a different insurance carrier during this timeframe unless they present and validate an additional [Qualifying Life Event](#).*



**Q: How does someone change a YHI consumers' plan if the "change plan" button is not displayed in their account? Are there situations where someone is not eligible to change plans?**

*A: If a consumer had a change in CSR level, a SEP will be automatically opened on their account, allowing them to shop plans.*

*For those consumers who are seeking to change plans, but do not have an open SEP on their account, please use the Plan Change Request Form: <https://www.yourhealthidaho.org/arpa-plan-change-request/>*

**Q: When will there be a Shop Plans option for changing plans rather than using the ARPA Plan Change Request Form?**

*A: Because the enrollment period is scheduled through April 30, we will not be implementing technology to automate the plan shopping process for the updated APTC eligibility. The form will be available and used through the April 30 deadline.*

*For valid Qualifying Life Events (including enrollees who are newly eligible or ineligible for APTC OR changes in CSR level), the plan shopping functionality is already in place and active.*

**Q: Will individuals need an APTC to enroll during this timeframe?**

*A: Any eligible Idahoan can enroll at this time with or without a tax credit. If consumers are seeking a tax credit, please direct them to [idalink.idaho.gov](http://idalink.idaho.gov) to begin the application process. If you have questions about your eligibility or completing your application, or if you are experiencing technical problems with the website, please contact the Idaho Department of Health and Welfare at 1-877-456-1233 between the hours of 8 a.m. and 6 p.m. (MT), Monday thru Friday.*

**Q: How do we determine if the consumer crossed a CSR threshold?**

*A: If a consumer had a change in CSR level, a SEP will be automatically opened on their account, allowing them to shop plans.*

**Q: How long will this level of APTC stay in place?**

*A: The ARP tax credit limits have been approved through 2022.*

**Q: Will consumers have the ability to adjust (slider) their APTC?**

*A: Yes! The tax credit slider will still be in place; consumers will need to log into their dashboard and update the amount using the slider.*

**Q: Since the taxable income limit has been removed, does that mean anyone who has a tax credit can tax additional taxable income from an investment account through the remainder of this year without losing their tax credit?**

*A: Please email Bobette Ostberg or call DHW for assistance.*



**Q: Since the taxable income limit has been removed, does that mean anyone is eligible for a tax credit?**

*A: YHI would refer you to DHW for APTC eligibility qualifications; however, the same affordability thresholds and employer contribution levels are in place.*

**Q: If someone is newly eligible for APTC (based on recently filed Income Tax Return), but is currently on COBRA, will they be able to enroll on exchange with their APTC?**

*Yes. Any eligible Idahoan can enroll at this time. Those interested in applying their tax credit to their monthly premium must apply with the Idaho Department of Health and Welfare at [idalink.idaho.gov](http://idalink.idaho.gov).*

**Q: Under the ARP, COBRA enrollees will be subsidies for a limited period of time. When that timeframe and therefore subsidy ends, will it be a Qualifying Life Event that opens a SEP for these enrollees?**

*A: Yes. YHI Policy Manual, SEP #1 indicates that loss of contribution to COBRA policies does offer a QLE opportunity.*

**Q: If someone is newly eligible for APTC, but is currently enrolled off-exchange, will they be able to enroll on exchange with their APTC?**

*Yes. Any eligible Idahoan can enroll at this time. Those interested in applying their tax credit to their monthly premium must apply with the Idaho Department of Health and Welfare at [idalink.idaho.gov](http://idalink.idaho.gov).*

**Q: How can we review deductible and co pay amounts in updated plans against the CSR amounts?**

*A: If there is a valid QLE presented, you will be able to shop plans and compare the impacts of the CSR on the deductibles and copays.*

*If it is a consumer seeking to review plans because of an updated APTC, we encourage you to use the estimator and steps that are listed on the [YHI website here](#) until April 22. While this will not reflect the impact of CSR on the plan outcomes, it will allow you to compare the confirmed APTC amounts against the plan premiums for greater explanation. If you select a plan that you feel does not meet your expectations for the deductible because you were not able to view CSR impact, please contact [support@yourhealthidaho.org](mailto:support@yourhealthidaho.org) to review your options.*

*After April 22, YHI is updating our estimator to reflect the ARP changes and allow you more accurate shopping experiences.*

**Q: Will a SEP open automatically on my account to allow plan changes?**

*A: Consumers who experience a change in cost-share reduction (CSR) level or who become newly eligible (or ineligible) for APTC will have a SEP opened consistent with federal regulations. Consumers who experience an update to their current APTC amount only will have their tax credit updated automatically and shared with the carrier.*



**Q: If an individual does change plans, will their accumulators (like deductibles or co-pays) carry over to the new plan?**

*A: Carriers will honor previous accumulators that have been met or accrued when a plan change is made.*

**Q: Should we disenroll enrollees to change plans?**

*A: No. Please submit the form, then receive steps back from YHI if a SEP is not opened on the account indicating the opportunity to change plans. If a valid QLE has been presented, you should be able to change plans without submitting the request.*

**Q: What is the best way to ensure individuals complete enrollment in time for a May 1 effective date?**

*A: Individuals must complete an application, select a plan, and enroll by the April 30 deadline to have coverage effective May 1, 2021. Those interested in applying for a tax credit with the Department of Health and Welfare may do so anytime (even prior to April 1) at [idalink.idaho.gov](http://idalink.idaho.gov).*

**Q: Is April 30 the last day to apply AND enroll for a May 1 effective start date? (Will there be an extension week comparable to Open Enrollment deadlines?)**

*A: April 30 is the deadline to both apply AND enroll for a May 1 effective date; Individuals must have a valid Qualifying Life Event after April 30 to enroll. Individuals will be expected to provide appropriate documentation to validate their Qualifying Life Event to enroll.*

**Q: Why did my April insurance premium not include the updated APTC amount?**

*A: Carriers may have already completed the April billing cycle before the updated tax credit amounts were confirmed. Please work directly with your carrier to reconcile the difference.*

**Q: Why are Idaho's dates different from other states and the federal marketplace?**

*A: Because Your Health Idaho is a state-based marketplace, we have the flexibility to determine enrollments dates that work best at the local level. After extending the original open enrollment period in Idaho to Dec. 31, we believe continuing to enroll Idahoans through April 30 is a reasonable and effective timeframe.*

**Q: Could Idaho's dates be extended beyond April 30?**

*A: As we get closer to the end of April, YHI will work with our state partners to evaluate if an extended enrollment period is warranted.*

**Q: Will YHI have different hours of operation during this timeframe?**

*A: The YHI call center will be open 8 am to 5 pm (MT), Monday through Friday (except Wednesdays, 9 am – 5 pm (MT), for staff meetings). You can submit an online support request anytime at [YourHealthIdaho.org/support-request](http://YourHealthIdaho.org/support-request).*