COVID-19 Town Hall Part II

May 11, 2020
• All participants are currently muted and in listen-only mode

• We’ll take questions during the second half of the town hall

• To ask a question click on the Q&A icon and type your question into the box

• You can also email questions to beyondthebasics@cbpp.org
Unemployment Insurance (UI)
• All UI is counted in income for APTC determinations. This includes:
  → Weekly base UI
  → Extension of UI for up to 39 weeks
  → Expansion of UI to new populations (ending no later than Dec 31, 2020)
  → $600 per week federal supplemental UI (ending July 31, 2020)

• All UI is counted in income for Medicaid determinations, except:
  → $600 per week federal supplemental UI (ending July 31, 2020)
Jane is single and lives in a state that expanded Medicaid.

Jane earned $12,500 prior to April 1, when she lost her job.

Jane files for unemployment.

- Her base benefit is $375 per week.
- She gets an additional $600 per week in UI until July 31, 2020.
- She anticipates getting UI for 39 weeks.

First, do a Medicaid analysis [Monthly – exclude $600/week UI]

\[(375 \times 4.33) = 1,624 \times (153\% \text{ FPL})\]

She is ineligible for Medicaid.

Second, do an APTC analysis [Annual – include $600/week until July 31]

<table>
<thead>
<tr>
<th>Other Income</th>
<th>$12,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly base UI x 4.33 weeks x # of months</td>
<td>+ $375 \times 4.33 \times 9</td>
</tr>
<tr>
<td>Bonus UI x 4.33 weeks x # of months (prior to July 31)</td>
<td>+ $600 \times 4.33 \times 4</td>
</tr>
</tbody>
</table>

\[
\text{Total Income} = 37,509 \times (300\% \text{ FPL})
\]
Counting Unemployment Insurance (UI) in HealthCare.gov

Jane’s income

You can enter amounts now, then update Jane’s income later in the year if Jane’s situation changes.

- If Jane has more than one source of income, you’ll be able to enter more later.

Select a type of income Jane currently gets this month.
Learn more about types of income to report.

- Unemployment

Enter any unemployment compensation this person is currently getting, whether it’s from a government office, employer, or union.

Enter the amount Jane gets paid.
If you’re not sure, make your best estimate.

- $975

How often does Jane get this amount?
- Weekly
- Every 2 weeks
- Twice a month
- Monthly
- Yearly
- One time only

- Enter only income for the *current month*.
  - If they received UI for the entire month, enter the weekly or monthly amount
  - Enter a *partial month* of UI as a monthly amount
  - Enter *lump sum* UI as a one-time payment if received in that month (but see note).

**Note:** Enter the full amount of UI. The $600 per week federal UI benefit will be excluded on the back-end of the system for the Medicaid calculation (unless UI is entered as a one-time payment.)
Counting Unemployment Insurance (UI) in HealthCare.gov

Jane's net income totals

Jane's expected monthly income for 2020

About $4,221.75

We calculated this current monthly income amount based on what you entered for Jane's income and expenses. Don't worry if this isn't the exact total — we just need a close estimate.

- **New app:** The "expected monthly income" calculation will include the $600 per week, but that amount will be excluded on back-end of the system for the Medicaid determination.

- **Old app:** The $600 per week will be excluded from the monthly income total.

**Note:** The eligibility determination notice (EDN) will display the correct Medicaid monthly income.
### Counting Unemployment Insurance (UI) in HealthCare.gov

**Jane's expected yearly income for 2020**

About $50,661.00

We calculated this expected yearly income amount based on what you entered for Jane's monthly income and expenses. Is this correct?

- [ ] Yes
- [x] No

**Is Jane's income for 2020 hard to predict?**

- [x] Yes
- [ ] No

If you're not sure, make your best estimate of Jane's income total for 2020.

$ 

- [Get help estimating Jane's income]

- [Save & continue]

**Note that UI automatically calculates for 52 weeks!** You must adjust annual income to reflect the correct amount.

- Also add income that didn’t occur in the current month, including:
  - Prior wages
  - Other types of income, like retirement or IRA cash-outs
Counting Unemployment Insurance (UI) in HealthCare.gov

Enter Jane's expected income for each month of 2020. Don't worry if this isn't the exact total, we just need a close estimate.

<table>
<thead>
<tr>
<th>January 2020</th>
<th>February 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,167</td>
<td>$4,167</td>
</tr>
<tr>
<td>March 2020</td>
<td>April 2020</td>
</tr>
<tr>
<td>$4,167</td>
<td>$4,222</td>
</tr>
<tr>
<td>May 2020</td>
<td>June 2020</td>
</tr>
<tr>
<td>$4,222</td>
<td>$4,222</td>
</tr>
<tr>
<td>July 2020</td>
<td>August 2020</td>
</tr>
<tr>
<td>$4,222</td>
<td>$1,624</td>
</tr>
<tr>
<td>September 2020</td>
<td>October 2020</td>
</tr>
<tr>
<td>$1,624</td>
<td>$1,624</td>
</tr>
<tr>
<td>November 2020</td>
<td>December 2020</td>
</tr>
<tr>
<td>$1,624</td>
<td>$1,624</td>
</tr>
</tbody>
</table>

- Adjust the annual income to include:
  - Jane’s prior income of $12,500 ($4,167 per month Jan-Mar)
  - UI before July 31 (base amount plus the federal $600 per week)
  - UI after July 31 (base amount only)
Counting Unemployment Insurance (UI) in HealthCare.gov

Jane's expected monthly income for 2020

About $3,125.75

We calculated this current monthly income amount based on what you entered for Jane's income and expenses. Don't worry if this isn't the exact total — we just need a close estimate.

Jane's expected yearly income for 2020

About $37,509.00

We calculated this expected yearly income amount based on what you entered for Jane's monthly income and expenses. Is this correct?

- [ ] Yes
- [x] No

Is Jane's income for 2020 hard to predict?

- [x] Yes
- [ ] No

If you're not sure, make your best estimate of Jane's income total for 2020.

$ 37,509

• If you revised the annual income, the expected monthly income updates. *The Medicaid determination won’t be made based on this income.* The appropriate current month income should still display on the application review page.

• Make sure the annual income is correct.
Counting Unemployment Insurance (UI) in HealthCare.gov

- This is the review screen before you sign and submit.
- On this screen, double check:
  - **Current monthly income.** No matter your change to annual income, the monthly amount reverts to the income you initially entered for the current month. This is the amount that will determine the Medicaid income, after the system subtracts the $600 per week of federal UI.
  - **Expected yearly income.** This is the amount that will determine APTC income.

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**Income**

**Unemployment**
$975.00 every week

**Net income totals**

**Current monthly income**
$4,221.75

**Expected yearly income for 2020**
$37,509.00

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**Review additional information**

Will be offered job-based health coverage
None

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Save & continue
Special Enrollment Periods (SEPs)
Most Relevant SEPs for Current Economic Crisis

- **Loss of other qualifying coverage**
  - Includes loss of employer health plan as a result of reduced work hours, quitting, and being fired or laid off.
  - Loss of Medicaid, CHIP, or a student health plan, as well as when an insurer or employer terminates or cancels the health plan.
  - Does not include when enrollee cancels the plan or stops paying premiums.

- **Person enrolled in an employer plan becomes newly eligible for PTC**
  - Employer reduces premium contributions, or enrollee income drops and plan is no longer “affordable.”
  - Employer cuts back benefits so no longer comprehensive.
  - Enrollee must be able to terminate the employer coverage.

- **Moving out of the Medicaid coverage gap**
  - Previously ineligible for Medicaid due to state decision not to expand.
  - Income increases to a level above 100% FPL, creating eligibility for PTC.
Extra time for SEPs May be Available Due to COVID-19

• People who missed their 60-day SEP window may still be able to access a marketplace plan through the SEP for disaster declarations.

• All states currently have a FEMA-designated emergency in place.
  → Visit FEMA.gov for information about emergencies in your state.

• If someone qualified for an existing SEP but missed their application deadline because they were impacted by the COVID-19 national emergency, they may be eligible for an additional SEP if:
  → They were sick with COVID-19 or caring for someone sick with COVID-19.
  → Other impacts of COVID-19 may be considered.

• Call the Marketplace call center to apply for this SEP.

• If you are eligible, you have up to 60 days from the end of the FEMA-designated incident period to complete Marketplace enrollment.
Process of Applying for SEPs

• Many SEPs can be accessed on the website, using the application.

• Currently, HealthCare.gov is providing flexibility around submitting documents, to help address consumer challenges during the public health emergency.

• Applicants at HealthCare.gov can attest to the information they provide on their application, including the events that trigger an SEP.

• If people have paper documents, they should hang on to them. If they don't, they should still apply for an SEP.
  → If a client is asked for documents but does not have them, submit this explanation letter to HealthCare.gov.

If a client is asked for documents but does not have them, submit this explanation letter to HealthCare.gov.
Reminders!

- Eligible people can enroll in Medicaid or the Children’s Health Insurance Program (CHIP) at any time. No SEP is needed.
  - People without any current income (for the month) are most likely eligible for Medicaid.
- HealthCare.gov does not have an emergency SEP for COVID-19.

- This is just a brief SEP overview. Full details can be found in our resource here. Includes:
  - SEP triggers
  - Prior coverage requirements
  - Plan effective dates
COBRA
Choosing Between COBRA and Marketplace Plans

- A person offered COBRA when they lose their job-based coverage could instead choose a marketplace plan if otherwise eligible.
  - The offer of COBRA does not prevent them from receiving premium tax credits.
  - If the person enrolls in COBRA, they cannot change their mind and move to the marketplace once the 60-day marketplace SEP has ended.
  - They can choose to switch out of COBRA if they are still within the 60-day marketplace SEP, if they qualify for a different SEP, or during open enrollment.
  - Bottom line: When someone loses job-based health coverage, it’s an important moment to take a close look at marketplace plans.
**Example: COBRA or Marketplace Plan?**

- The Rivera family has coverage through Lynn's employer-sponsored health plan.
- Lynn loses her job as a billing specialist at a health system.
- The family’s income will fall from $100,000 to $50,000, and they’ll lose their coverage.

<table>
<thead>
<tr>
<th><strong>OFFER 1:</strong> COBRA through Lynn’s Employer</th>
<th><strong>OFFER 2:</strong> Marketplace with PTCs/CSRs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost</strong></td>
<td><strong>Cost</strong></td>
</tr>
<tr>
<td>$1,800/month (family coverage without employer contribution)</td>
<td>$259/month for the benchmark silver plan plus a CSR</td>
</tr>
<tr>
<td><strong>Timing</strong></td>
<td><strong>Timing</strong></td>
</tr>
<tr>
<td>Must elect within 60 days of receiving election notice (New rule: Election period begins 60 days after end of the national emergency.)</td>
<td>They can use the &quot;Loss of MEC&quot; SEP. Must enroll 60 days before or 60 days after the loss of coverage.</td>
</tr>
</tbody>
</table>
Town Hall Logistics

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• You can also email questions to beyondthebasics@cbpp.org
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For more information and resources, please visit:

www.healthreformbeyondthebasics.org

This is a project of the Center on Budget and Policy Priorities, www.cbpp.org