

Tips for Assisting Consumers During COVID-19

Here are a few quick tips and reminders on income and special enrollment period rules to help you assist consumers during the pandemic and recession.

Income

□ Stimulus payments aren't income.

- Millions of families received the Economic Impact Payment, worth \$1,200 for adults and \$500 for qualifying children. This payment does **not** count as income for Medicaid or premium tax credit eligibility.
- About 12 million eligible people haven't gotten their stimulus payment. They need to file a form with the IRS by October 15 to get it. See eitc.outreach.org/stimulus.

□ Unemployment benefits are income...most of the time.

- For premium tax credit eligibility, all unemployment benefits count as income.
- However, for Medicaid and CHIP eligibility, the \$600 per week federal pandemic unemployment compensation is **excluded** from income, while other unemployment benefits do count.
- As long as total unemployment is entered as a weekly or monthly amount, HealthCare.gov subtracts the \$600 per week payment to determine Medicaid and CHIP eligibility without applicants having to make any manual adjustments. You won't see this subtraction in the monthly income amount the application displays.
- In HealthCare.gov, manually change the total **annual** income if the consumer's income has varied over the year. You can use the [income calculator](#) to help figure out the annual income amount.
- We highly recommend watching [this 5 minute video](#) from HealthCare.gov that explains how to input federal pandemic unemployment compensation. You can find the Beyond the Basics webinar and screenshots [here](#).

□ Income calculations are especially tricky now.

- Remember to ask about other types of income that are more common among people who've lost a job, like withdrawing money from a retirement plan or IRA.
- People who are already enrolled in coverage may need a mid-year eligibility check-up to see if they qualify for a larger (or smaller) premium tax credit or for Medicaid or CHIP.

Special Enrollment Periods

□ Study up on special enrollment periods.

- A special enrollment period (SEP) to enroll in a HealthCare.gov plan is available when someone loses job-based coverage, when their coverage is no longer affordable, and when people experience certain other life events.
- There are fewer HealthCare.gov options for people who were previously uninsured.
- See our [SEP Guide](#) for a full list of SEPs and how to claim them.

□ Watch the clock.

- People can enroll in Medicaid or CHIP at any time, but most SEPs must be claimed within 60 days after the qualifying event.
- If someone misses the deadline because they were affected by COVID-19, they may qualify for a special SEP related to FEMA's major disaster declaration in their state. This is available through the marketplace call center.
- For more information, see [HealthCare.gov/coronavirus](https://www.healthcare.gov/coronavirus).

□ Weighing COBRA versus a premium tax credit.

- A person may be eligible for a premium tax credit even if they're eligible for COBRA, but they can't take both.
- If a person elected COBRA but changes their mind within the original SEP window, they can enroll in marketplace coverage with a premium tax credit and disenroll from COBRA.

□ Don't forget about the "coverage gap" SEP.

- In states that haven't expanded Medicaid, adults with income below 100% FPL are ineligible for both Medicaid and the premium tax credit, putting them in the "coverage gap."
- But if their income rises above the poverty line, perhaps due to the extra \$600 a week in federal pandemic unemployment compensation, they may be newly eligible for a premium tax credit. An SEP applies in these cases.
- Contact the marketplace call center to get the SEP for coming out of the coverage gap. Note that you'll need to talk to a caseworker and some call center representatives aren't well-informed about this SEP.