• All attendees are muted and in listen-only mode

• To ask a question:
  ▪ Click on the Q&A icon in the control panel at the bottom of your webinar screen
  ▪ Type your question into the box

• We will monitor questions and pause for Q & A at the end of the presentation

• You can also email questions to beyondthebasics@cbpp.org

• All webinars are recorded and will be available for viewing at www.healthreformbeyondthebasics.org
Scenario 1: The Maroney Family
Focus Areas

• Automatic redetermination & renewal
• Changing plans
• Updating income
• Data matching issues

Maroney Family

• Jill (age 40), James (age 43), and Jenny (age 8)
• No offers of coverage at work
• Currently enrolled in 2021 coverage at HealthCare.gov with projected income of $48,435 (223% FPL):
  ▪ Jill: $26,435
  ▪ James: $22,000
• They get a notice from HealthCare.gov about open enrollment, recommending that they update their household information. They don’t.

---

Open Enrollment starts November 1:
Confirm your coverage & financial help for 2022

Review your Health Insurance Marketplace coverage and costs for next year. The following people are currently enrolled in coverage with financial help through the Marketplace:

• Jill, James, and Jenny Maroney

The Marketplace Open Enrollment Period is November 1, 2021—January 15, 2022. During this time, you can shop for new Marketplace coverage or choose to stay in the same type of plan, if it’s still right for you. You’re currently getting financial help with the cost of health coverage each month. It’s important to update your household income and other information to make sure you’re getting the right amount of help.

Update your Marketplace application for 2022 coverage. You must enroll by December 15, 2021 for your plan’s coverage to start on January 1, 2022.

Visit HealthCare.gov to update your Marketplace application during Open Enrollment. If you don’t update your Marketplace application with your current household income and other information by December 15, 2021, we’ll review your eligibility for coverage and financial help in 2022 based on information from the most recent income data sources we have for your household. Even if your situation hasn’t changed, we might not have all of your up-to-date information. This could mean you won’t get the right amount of financial help, or you may owe money when you file your 2022 federal income tax return. If you use advance payments of the premium tax credit to help pay for your Marketplace premium, you must file a tax return to report these payments even if you don’t usually file taxes.
Maroney Family Chooses to Re-Enroll in Their Current Plan

- In mid-December, they receive:
  - An eligibility determination notice from HealthCare.gov
  - An enrollment confirmation from their insurance carrier
  - Their first premium bill

  Note that it is a regular premium and not a “binder” payment. They must pay it, but their plan would go into a grace period, not be terminated, if they don’t.

Dear Jill, James, and Jenny Maroney

You’re automatically enrolled in the Marketplace plan(s) below for coverage beginning January 1

<table>
<thead>
<tr>
<th>Enrolled Individuals</th>
<th>Now enrolled in this plan</th>
<th>Will I get financial help for this plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jill Maroney</td>
<td>[Plan name]</td>
<td>Yes. This full amount of your premium tax credit will be applied to your monthly insurance premium. This plan has lower copayments, coinsurance, and deductibles (cost-sharing reductions).</td>
</tr>
<tr>
<td>James Maroney</td>
<td>Plan ID: [Number]</td>
<td></td>
</tr>
<tr>
<td>Jenny Maroney</td>
<td>Effective January 1,</td>
<td></td>
</tr>
</tbody>
</table>

The Marketplace determined your eligibility for financial assistance based on information including your household's projected income.
How is APTC/CSR Redetermined?

Information used to redetermine 2022 APTC and CSR:

- Updated federal poverty guidelines
- 2022 benchmark plan premium information
- Most recent income information available, adjusted to 2022 (maintaining FPL level)
  1. 2021 projected income
  2. If no 2021 projection, use 2020 tax data
  3. If neither of the above, use projected 2020 income

- The Maroney family actively enrolled in 2021 and did not update their income for re-enrollment in 2022.
- HealthCare.gov will update their income by maintaining the FPL level of their 2021 projected income.

<table>
<thead>
<tr>
<th></th>
<th>2021 Projected Income</th>
<th>2022 Adjusted Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>FPL</td>
<td>223%</td>
<td>223%</td>
</tr>
<tr>
<td>Adjusted Income</td>
<td>$48,435</td>
<td>$49,000</td>
</tr>
</tbody>
</table>
Switching Plans

• Jenny has diabetes. On January 10, Jill learns that Jenny’s pediatric endocrinologist is no longer in their plan’s network and that one of her prescriptions might not be covered.

• This plan doesn’t work for them anymore, and they’d like to choose a different one.

• They must choose a new plan **by January 15** (the end of open enrollment).

• Assuming they paid their January premium, they had coverage in their old plan for the month of January.

• Their earliest coverage effective date for the new plan is **February 1**.

• They must pay a February binder payment.
In April, Jill shifts from full-time salaried to part-time hourly work. They return to HealthCare.gov to update their income.
Reporting a Change in Income

- Jill’s prior income estimate will be displayed, and she can update it.
- Monthly income is used to make the Medicaid eligibility determination.

Jill’s income

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

Select a type of income Jill currently gets this month.
Learn more about types of income to report, including COVID-19-related income.

Job (like salary, wages, commissions, or tips)

Learn more about reporting job income.

Enter the employer name.

ABC Co

Enter the amount Jill gets paid.
Learn how to calculate income.

$150

How often is Jill paid this amount?
- Hourly
- Daily
- Weekly
- Every 2 weeks
- Twice a month
- Monthly
- Yearly
- One time only
Reporting a Change in Income

• HealthCare.gov assumes that Jill’s hourly wage applies for the full year – not the case
• She’ll use the tools provided to improve her income estimate

⚠️ If this person’s income isn’t the same month-to-month, the yearly income estimate below may not be correct. To enter a different amount, select “No.”

Be sure the income estimate includes all unemployment income. Don’t include COVID-19 stimulus checks.

Learn more about types of income to report, including COVID-19-related income.

### Jill’s expected yearly income

About $7,794.00

We calculated this expected yearly income amount based on what you entered for Jill’s monthly income and expenses.

I’m not sure if this amount is correct.

- Yes
- No

If Jill’s income is hard to predict or changes (like getting unemployment or having a short-term job):

- Use income calculator

If you roughly know their monthly income, even if the amounts change:

- Enter monthly amounts
## Reporting a Change in Income

### Estimate Jill's Income

Enter Jill's expected income for each month.

*Don't worry if this isn't the exact total, we just need a close estimate.*

Learn more about types of income to report, including COVID-19-related income.

<table>
<thead>
<tr>
<th>Month</th>
<th>Income ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>$2,250</td>
</tr>
<tr>
<td>February</td>
<td>$2,250</td>
</tr>
<tr>
<td>March</td>
<td>$2,250</td>
</tr>
<tr>
<td>April</td>
<td>$650</td>
</tr>
<tr>
<td>May</td>
<td>$650</td>
</tr>
<tr>
<td>June</td>
<td>$650</td>
</tr>
<tr>
<td>July</td>
<td>$650</td>
</tr>
<tr>
<td>August</td>
<td>$650</td>
</tr>
<tr>
<td>September</td>
<td>$650</td>
</tr>
<tr>
<td>October</td>
<td>$650</td>
</tr>
<tr>
<td>November</td>
<td>$650</td>
</tr>
<tr>
<td>December</td>
<td>$650</td>
</tr>
</tbody>
</table>

We can help you better estimate Jill’s income, if you need it.

If their income is hard to predict or changes (like getting unemployment or having a short-term job):

- Use income calculator

If you roughly know their monthly income, even if the amounts change:

- Enter monthly amounts
Reporting a Change in Income

We can help you better estimate Jill's income, if you need it.

- If their income is hard to predict or changes (like getting unemployment or having a short-term job):
  - Use income calculator
- If you roughly know their monthly income, even if the amounts change:
  - Enter monthly amounts

Calculate yearly income

Use this tool to help you calculate each household member's yearly income.

- If income has changed or may be hard to estimate
  - We know some people's income and expenses may change throughout the year or be hard to estimate. Use this tool for help making the best estimate. If you or your household members' income changes after you submit an application, come back to the Marketplace and update your application. This will help make sure you're getting the right amount of savings.

<table>
<thead>
<tr>
<th>Household member's name</th>
<th>Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maroney Family</td>
</tr>
</tbody>
</table>

Income

- Total yearly income: $34,570.28

- If this person gets this income at different times during the year, enter it as multiple income sources.

  - Job (like salary, wages, commissions, or tips) 1: $2,250.00 monthly from 01/01/2021 - 03/30/2021
    - Edit | Remove
    - $6,677.42

  - Job (like salary, wages, commissions, or tips) 2: $150.00 weekly from 04/01/2021 - 12/31/2021
    - Edit | Remove
    - $5,892.86

  - Job (like salary, wages, commissions, or tips) 3: $22,000.00 yearly from 01/01/2021 - 12/31/2021
    - Edit | Remove
    - $22,000.00

Add Income Source

www.healthcare.gov/income-calculator
Reporting a Change in Income

- With lower monthly household income, Jenny now appears to be eligible for Medicaid
- Her application will be transferred to the state’s Medicaid agency

<table>
<thead>
<tr>
<th>Name</th>
<th>Eligibility Overview</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jill Maroney</td>
<td>Eligible</td>
</tr>
<tr>
<td>James Maroney</td>
<td></td>
</tr>
<tr>
<td>Jenny Maroney</td>
<td>May be eligible</td>
</tr>
</tbody>
</table>

- To buy a Marketplace plan:
  - For a premium tax credit of up to $1215 each month for your tax household.
- For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans.

**Your eligibility is temporary:** you must submit documents to confirm some information. See your eligibility notice for details and deadlines.

- For Medicaid:
  - You'll get a final decision from your state Medicaid agency.
Results of Eligibility Determination

Their new eligibility determination notice (EDN) states that:

- Jill and James are eligible for an SEP because they are:
  - Currently enrolled in HealthCare.gov and
  - The income change qualifies them for a different level of CSR
- Subject to plan choice limitations

<table>
<thead>
<tr>
<th>Household member(s)</th>
<th>Results</th>
<th>Next steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jill Maroney, James Maroney</td>
<td>• Until you’re eligible to buy a 2021 Marketplace plan through a Special Enrollment Period.</td>
<td>• Choose a plan.</td>
</tr>
<tr>
<td>Jill Maroney, James Maroney</td>
<td>• Eligible to buy a Marketplace plan, but we need more information from you. • Eligible for advance payments of the premium tax credit to help pay for a Marketplace plan. You can use up to this much of the tax credit: • $1,215.00 each month, which is $14,580.00 for the year, for your tax household. • This is based on the yearly household income of $34,800.00—the amount that you put on your application, or that came from other recent information sources. • Can choose a Silver plan with lower copayments, coinsurance, and deductibles (cost-sharing reductions).</td>
<td>• Choose a plan by [date] and pay your first month’s premium. • You must choose a Silver plan to get cost-sharing reductions, which provide extra savings on out-of-pocket costs. Choosing a Silver plan instead of a Bronze plan may save you thousands of dollars if you use a lot of medical services. • By [date], 2022, send documents to confirm: • your household income</td>
</tr>
<tr>
<td>Jenny Maroney</td>
<td>• May be eligible for free or low-cost coverage through North Carolina Medicaid. This result is based on the monthly household income of $2,482.83 that you provided on your Marketplace application.</td>
<td>• You’ll get a final decision from the Division of Health Benefits.</td>
</tr>
</tbody>
</table>
### Results of Eligibility Determination

The EDN also says that:

- **Jenny** is likely eligible for Medicaid
- Jill and James are eligible for APTC
- They need to submit documents to verify their income within the next 90 days to get APTC (income data matching issue, or DMI)

*Why? Their income is lower than their 2020 tax income by more than $6,000 and 25%*
Jill and James submit a letter to document:

- James’ income
- Jill’s reduced income
- An explanation of how they arrived at their estimate

<table>
<thead>
<tr>
<th>Primary Household Contact:</th>
<th>Jill Maroney</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Household Members:</td>
<td>James Maroney</td>
</tr>
<tr>
<td></td>
<td>Jenny Maroney</td>
</tr>
<tr>
<td>Application ID:</td>
<td>#######</td>
</tr>
<tr>
<td>State of Application:</td>
<td>North Carolina</td>
</tr>
<tr>
<td>Phone Number:</td>
<td>xxx-xxx-xxxx</td>
</tr>
<tr>
<td>Today’s Date:</td>
<td>4/28/2021</td>
</tr>
<tr>
<td>Projected Annual Income for 2021 as Stated on Application:</td>
<td>$34,570</td>
</tr>
</tbody>
</table>

**Explanation for income projection:**

James’ income is the same as on our 2020 tax return and our initial 2021 projection ($22,000). Jill’s income will be lower because she has reduced her schedule from a full-time salaried position to a part-time hourly position. Prior to 4/1, Jill earned approximately $2,250 per month. As of 4/1, Jill earns about $150 per week and expects to continue earning this amount for the rest of the year.

If this isn’t sufficient, the Maroneys will get 90, 60, and 30 day notices, emails, and an outbound call at 15 days.
GOOD NEWS: The Health Insurance Marketplace verified your information.

This notice affects: Jill, James, and Jenny Maroney

You’re getting this message because we successfully verified your household income information using one or more documents you submitted. Your eligibility as described in your Eligibility Notice will continue unchanged. You don’t need to take any further action at this time.
Scenario 2: The Hernandez/Rosta Family
Hernandez/Rosta Family

- Hugo Hernandez, Elena Rosta, and their children Javier and Maria Hernandez live together
- Hugo and Elena are not married
- Elena claims both kids on her taxes
- Income projections:
  - Hugo: $30,000
  - Elena: $28,000
- They live in a Medicaid non-expansion state
- Elena has offers of self-only and family employer-sponsored insurance (ESI)

Focus Areas

- Determining who is in the household
- Determining income
- Understanding the impact of employer-sponsored insurance (ESI)
- Understanding eligibility for APTC and Medicaid/CHIP
Determining Household

The application asks many questions about their relationships and living situation.

How is Javier related to Elena?
Javier is Elena’s...
Determining Household

Elena usually claims the kids (Javier and Maria). Does this seem right?

Note that Elena and Hugo have a decision to make about who claims the children. They can’t both claim the same dependent.
Are Elena and Hugo married? No, they are in separate tax households.
Tax Filing Requirement

• To claim a PTC, an enrollee needs to file a tax return
• For Medicaid, tax filing is not necessary
The application asks for income information for both Elena and Hugo.

**Elena’s income**

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

*Select a type of income Elena currently gets this month.*

Learn more about types of income to report, including COVID-19-related income.

Job (like salary, wages, commissions, or tips)

Learn more about reporting job income.

Enter the employer name.

ABC Co

**Hugo’s income**

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

*Select a type of income Hugo currently gets this month.*

Learn more about types of income to report, including COVID-19-related income.

Job (like salary, wages, commissions, or tips)

Learn more about reporting job income.

Enter the employer name.

ABC Co
Employer-Sponsored Insurance (ESI)

Elena is offered self-only coverage and family coverage that does not include domestic partners.

**Job-based health coverage**

Get help completing this section.

Will any of these people be offered health coverage through their job, or through the job of another person, like a spouse or parent?

Only select a person’s name if they’ll have an offer of coverage on 11/1/2021, even if they haven’t enrolled or the enrollment period for the employer coverage is over. Learn more about who’s offered job-based coverage.

- Elena
- Javier
- Maria
- Hugo
- None of these people

An employer plan meets minimum value if it has an **actuarial value greater than 60%**

How do I know if it meets minimum value?

It will be on the plan’s **Summary of Benefits and Coverage (SBC)**

**Job-based health coverage**

Get help completing this section.

Does ABC Co (Elena’s job) offer a health plan that meets the minimum value standard?

Most job-based plans meet the minimum value standard. Learn more about the minimum value standard.

- Yes
- No
Employer-Sponsored Insurance (ESI)

• ESI is “affordable” if the employee’s contribution for **self-only coverage is less than 9.61%** of household income (in 2022)

• The employee contribution for self-only coverage determines affordability for **both** the employee and other members of the family who are offered coverage

• If the self-only employer coverage is affordable, the employee (and family) cannot qualify for APTC
Are Elena and her family eligible for APTC?

### Employee Test

**Is Elena’s plan affordable?**
(In other words, is her lowest-cost premium for a minimum value plan less than 9.61% of household income?)

- Yes, Elena’s share of the premium for coverage just for her is 4.3% of household income

### Family Test

**Is Elena’s plan affordable?**

- Family coverage for Elena and the kids costs 12.9% of income but is still “affordable” since Elena’s coverage is affordable
- Hugo is not included in Elena’s coverage offer so could be APTC-eligible

- Elena is not eligible for APTC
- The kids are not eligible for APTC

---

**Summary of Plan Costs and Household Income**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Household Income:</strong></td>
<td>$28,000 (Elena’s income only, since Hugo is in a different household)</td>
</tr>
<tr>
<td>Employee-only premium cost:</td>
<td>$100/month</td>
</tr>
<tr>
<td>Family premium cost:</td>
<td>$300/month</td>
</tr>
<tr>
<td>Minimum value (MV):</td>
<td>✔️ 80% AV</td>
</tr>
</tbody>
</table>

---

Example: Offers of ESI and Eligibility for APTC
Eligibility Overview

Results

- Hugo is eligible to enroll in a marketplace plan with APTC and CSR but needs to send documents (see EDN).
- The rest of the family can purchase a marketplace plan but without APTC or CSR. Why? The “family glitch” makes the family ineligible for APTC because Elena has affordable ESI.
Elena’s income is $28,000 (128% FPL). Why aren’t they all eligible for Medicaid/CHIP?

- Elena isn’t eligible for Medicaid because they live in a Medicaid non-expansion state.
- Under Medicaid rules, the children are Elena’s tax dependents, but they fall under one of the exceptions to the household/income rules — kids living with both parents who are unmarried.
- Combining Hugo and Elena’s incomes, household income is too high for the kids to be Medicaid eligible.
Is there another option for the family?

Who needs health coverage?

Learn more about who not to include.

Needs coverage
Learn more about editing or removing someone.

- Hugo
  - Edit
- Javier
  - Edit | Remove
- Maria
  - Edit | Remove

Add a person who needs coverage

Hugo's tax relationships

Will Hugo file a federal income tax return?
Learn more about tax filing.
- Yes
- No

Will Hugo claim any dependents on their federal tax return?
Learn more about dependents.
- Yes
- No

Who will Hugo claim as a dependent on their federal tax return?

- Javier
- Maria
Understanding ESI

• If Hugo claims the children, they are no longer in the family glitch
  Why? Because they are on a separate tax return from the person who is offered coverage
• Elena’s ESI offer doesn’t count for the kids
• Elena’s income is still needed for Medicaid income since she is a parent living in the same home as the kids

26 CFR 1.36B 2(c)(4)(i)
Eligibility Determination

- Hugo claims the kids, and they are eligible for APTC of $900/month and CSRs
- Elena files with no dependents and enrolls in her self-only employer-sponsored coverage

**Eligibility overview**

- To buy a Marketplace plan
- For a premium tax credit of up to $900 each month for your tax household
- For lower copayments, coinsurance, and deductibles (cost-sharing reductions) on Silver plans

*Your eligibility is temporary:* By January 7, you must submit documents to confirm some information. See your eligibility notice for details and deadlines.
Scenario 3: Ryan Family
Focus Areas

- Calculating self-employment income
- Entering income
- Reporting tobacco use
- Plan selection
- PTC reconciliation

Ryan Family

- Denise (age 62) and Harold (age 62)
- Denise is self-employed and will earn $20,000 in 2022
- Harold has a pension ($1,100/mo) and Social Security benefits ($1,550/mo)
- Harold smokes
Calculating Self-Employment Income

Net self-employment income: Monthly income \textit{minus} business expenses
Calculating Self-Employment Income

Self-Employment Income Estimator

What is self-employment income? Self-employment income includes any work or services you get paid for. This could be odd jobs, freelance work, or other work that isn't recorded on a W-2. You can deduct reasonable business expenses to offset some of your income.

Who should use this tool? This tool can help you calculate the self-employment income and expenses you'll include on your HealthCare.gov application. This tool doesn't include everything you need to know to file your tax return and it isn't a substitute for tax advice.

Note: If you underestimate your income (or overestimate your expenses), you may get a higher premium tax credit than you qualify for and will need to pay some of it back.

Main Information

Type of Business or Profession: Photography
Business Name: Precious Memories by Denise
Business Start Date: 01/01/2007

Have you included this business income on a recent tax return? Yes
Are your income and expenses similar to those on your prior tax return? Yes

Tip: Keep a separate checking account or credit card for your business to make income and expenses easier to track.

Income

Total Gross Income from Form 1099-MISC (do NOT deduct any expenses) $33,000
Total Gross Income from Form 1099-K (do NOT deduct any expenses) $25,000
Total Electronic payments not reported on 1099-MISC or 1099-K (such as certain 1099-NEC income not reported above) $8,000
Total of all other income received by cash or check not reported above $500

Total Gross Income $33,000

Income Details

<table>
<thead>
<tr>
<th>Income</th>
<th>Details</th>
<th>Weddings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 x 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500 x 16</td>
<td></td>
<td>Studio sessions</td>
</tr>
</tbody>
</table>

Total $20,000

www.healthreformbeyondthebasics.org/incomeestimtortool
Denise's expected yearly income

About $36,000.00

We calculated this expected yearly income amount based on what you entered for Denise's monthly income and expenses. Is this correct for 2021?

I'm not sure if this amount is correct.

- Yes
- No

Is Denise's income hard to predict?

- Yes
- No

Make your best estimate of Denise's expected yearly income

$20,000

Based on monthly income, the application over-estimates her annual income.

Denise expects significant expenses in other months that will reduce her net income.

Denise corrects the estimate.
Review Harold's income & expenses

Harold's income
Enter any income Harold gets this month, like from a job, self-employment, unemployment, or other source.

Social Security benefit
$1,550.00 each month

Pension benefits
$1,100.00 each month

Harold's expenses
Only enter student loan interest, alimony, educator expenses, and contributions to an IRA that Harold gets

Harold's expected yearly income
About $31,800.00

We calculated this expected yearly income amount based on what you entered for Harold's monthly income and expenses. Is this correct for 2019?

☐ Yes
☐ No

Harold's net income totals

Harold's expected monthly income
About $2,650.00

We calculated this current monthly income amount based on what you entered for Harold's income and expenses. Don't worry if this isn't the exact total — we just need a close estimate.
- Insurers can charge a 50% higher premium to people who use tobacco (subject to state limits)
- APTC isn’t increased to pay the extra premium
Impact of Tobacco Surcharge

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Monthly Premium</th>
<th>Deductible</th>
<th>Out-of-pocket maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ambetter Essential Care 5 (2021)</strong></td>
<td>$14.24</td>
<td>$16,200</td>
<td>$17,000</td>
</tr>
<tr>
<td><strong>Ambetter Balanced Care 11 (2021)</strong></td>
<td>$262.46</td>
<td>$12,000</td>
<td>$17,000</td>
</tr>
<tr>
<td><strong>Ambetter Secure Care 5 (2021)</strong></td>
<td>$631.46</td>
<td>$2,900</td>
<td>$12,600</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Monthly Premium</th>
<th>Deductible</th>
<th>Out-of-pocket maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ambetter Essential Care 5 (2021)</strong></td>
<td>$135.53</td>
<td>$16,200</td>
<td>$17,000</td>
</tr>
<tr>
<td><strong>Ambetter Balanced Care 11 (2021)</strong></td>
<td>$402.37</td>
<td>$12,000</td>
<td>$17,000</td>
</tr>
<tr>
<td><strong>Ambetter Secure Care 5 (2021)</strong></td>
<td>$799.04</td>
<td>$2,900</td>
<td>$12,600</td>
</tr>
</tbody>
</table>
Not All Plans Have Tobacco Rating

**Cigna Healthcare**

**Cigna Plus with Northwestern Medicine 8550**
- Monthly premium: $69.54
- Including a $1,603.00 tax credit
- Plan ID: 538821L0040024
- **Deductible**: $17,100
- **Out-of-pocket maximum**: $17,100
- **Family Total**: $17,100

**Cigna Healthcare**

**Cigna Plus with Northwestern Medicine 5000**
- Monthly premium: $463.76
- Including a $1,603.00 tax credit
- Plan ID: 538821L0040025
- **Deductible**: $10,000
- **Out-of-pocket maximum**: $17,100
- **Family Total**: $17,100

Beyond the Basics

42
They can enroll in the same plan or choose different plans.

Health plan groups for your household

Based on your application, we put your household members into the groups below. You can choose one plan for everyone, a separate plan for each person, or some other grouping.

Why change groups?

- To get started with current groups: select View plans for a group to get started.
- To change groups: select Change groups, make the changes, then View plans for the new groups.

You'll select a plan for each group one at a time.

Group: 1

- Denise Ryan (Age 62)
- Harold Ryan (Age 62)

Group: 2

- Harold Ryan (Age 62)
PTC Reconciliation

• Enrollees need to **reconcile** their APTC on their tax return

• People who have more income than they projected will owe back some or all of the APTC they received

• In 2020, repayment was suspended

• For 2021 and going forward, repayment applies
PTC Reconciliation

- People with income below 400% FPL have a cap on the amount they must repay
- Over 400% FPL, there is no cap
  - But for 2021 and 2022, there is no cliff for people with income over 400% FPL because they don’t lose eligibility when they cross that threshold

### REPAYMENT LIMITS (TY 2021)

<table>
<thead>
<tr>
<th>Income (as % of FPL)</th>
<th>SINGLE taxpayers will pay back no more than ...</th>
<th>OTHER taxpayers will pay back no more than ...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 200%</td>
<td>$325</td>
<td>$650</td>
</tr>
<tr>
<td>At least 200% but less than 300%</td>
<td>$800</td>
<td>$1,600</td>
</tr>
<tr>
<td>At least 300% but less than 400%</td>
<td>$1,350</td>
<td>$2,700</td>
</tr>
<tr>
<td>400% and above</td>
<td>None: Full repayment</td>
<td>None: Full repayment</td>
</tr>
</tbody>
</table>
• In 2022, they had two income changes that they failed to report
  ▪ Denise and Harold unexpectedly needed a new roof and took $8,000 out of their IRA
  ▪ Denise earned more money and had fewer expenses than she anticipated, earning $30,000 instead of $20,000

• They have no cap on repayment but don’t have a repayment cliff because, under the American Rescue Plan (ARP), enrollees are still eligible with income over 400% FPL in 2022

<table>
<thead>
<tr>
<th></th>
<th>2022 Income</th>
<th>Applicable Percentage</th>
<th>Premium for Benchmark Silver</th>
<th>APTC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Income</td>
<td>$51,800 (297% FPL)</td>
<td>5.88% of income</td>
<td>$3,046</td>
<td>$19,334</td>
</tr>
<tr>
<td>Actual Modified</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjusted Gross Income</td>
<td>$69,800 (401% FPL)</td>
<td>8.5% of income</td>
<td>$5,933</td>
<td>$16,447</td>
</tr>
</tbody>
</table>

Repayment = $2,887
Upcoming Webinars

Part IX: Best Practices for Assisting People with Disabilities
• Thursday, October 14 | 1 pm ET (10 am PT)

See previous webinars at www.healthreformbeyondthebasics.org/home/issues/webinars/

Register for upcoming webinars at www.healthreformbeyondthebasics.org/events
Contact

• Tara Straw, tstraw@cbpp.org
  ➔ Twitter: @TaraStraw

• Inna Rubin, irubin@cbpp.org

• General inquiries: beyondthebasics@cbpp.org

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