



COVID-19 Relief Bill (American Rescue Plan)

1. Can I still make a plan change?

After August 15th, you can no longer make a change to your plan type under the new COVID-19 Special Enrollment Period, unless you experience a qualifying life event allowing you to change plans (i.e. marriage, loss of group coverage, adding a dependent, etc.).

2. Can I still qualify for extra savings if I don't update my Marketplace application?

If you are currently receiving an Advanced Premium Tax Credit

Yes – if you do not update your Marketplace application, the Marketplace will review your account and update your tax credit if applicable. The change to your APTC will only take place if there is an INCREASE in your tax credit amount, which would DECREASE your responsibility towards your monthly premium. This review will NOT change your current plan type. Changes made from this review will be reflected on your invoice as early as August or September (and will remain the rest of the year).

If you are currently NOT receiving an Advanced Premium Tax Credit

No – your policy will not automatically update.

3. Why am I getting another invoice in the same month?

Any time your premium responsibility is decreased, CGHC reissues an invoice so that your invoice and Pay My Premium portal are updated. Our goal is to have our members pay their new expected amount right away, rather than waiting for the new premium to be reflected on their invoice the following month.

4. What if I already made these changes and updated my tax credit earlier in the year?

If you already updated your application since the American Rescue Plan began in April, there is nothing more for you to do and should not see any changes to your premium during this Marketplace review.

5. What is the COVID-19 Relief Bill? Is this the same as the new stimulus checks?

The COVID-19 Relief Bill (the American Rescue Plan) contains many important elements that support people from stimulus checks to other types of cost savings. One other type of cost savings in the American Rescue Plan gives Americans increased Advanced Premium Tax Credits (APTCs) on their health insurance premiums. Tax credit amounts will be increased for people who already receive them and will be available to all income levels as well!

If I already have a policy through Healthcare.gov...

1. I'm already enrolled in a plan through the Marketplace, how do I take advantage of these savings?

As an On-Exchange member, you can take advantage of these savings by updating your application on the Marketplace. You simply need to click through your application and reselect your current CGHC plan. Once your application is resubmitted, your new premium amount will be generated.

2. What is the timeframe for this cost savings?

The updated tax credit will date back to January 1, 2021; however, the Marketplace is not refunding past premium amounts once a member updates their application. Instead, the tax credits from the timeframe before you (or the Marketplace) make the update to your application will be reflected in your 2021 tax return. The new APTC is available through 2022.

3. When will my cost savings be reflected on my invoice?

If you recently updated your information on Healthcare.gov and will have a lower monthly premium responsibility, your monthly invoice will automatically be regenerated to update your monthly amount due. If you pay online, you will see this updated amount due within 24-48 hours of making the change at healthcare.gov.

If the change was made less than 5 days prior to your recurring payment draft date, the payment will process at the originally invoiced amount. Any overpayment processed will result as a credit on your account and applied to future month(s) premium(s).

If I do NOT have an application on Healthcare.gov...

1. I do not currently have a plan on the Marketplace, how do I take advantage of these savings?

As an Off-Exchange member, you can take advantage of these savings by determining if your income is now eligible for a tax credit. If it is, you will need to complete a new application with the Marketplace (Healthcare.gov) no later than August 15th. Once the application is created, a plan needs to be selected, and once submitted, the new premium will go into effect. Once the new policy is in effect and paid for, you will need to terminate your old off-exchange policy by filling out a Member Change Form which can be found on our website.

2. What is the timeframe for this cost savings?

As an Off-Exchange member, you will be eligible for the cost savings from the time your new policy through the Federal Marketplace begins and is available through 2022. If you choose not to create an application with the Marketplace by August 15th, you will not be eligible for any cost savings.

3. If I don't make any changes, will I still get this money back eventually?

If you are now eligible for a tax credit but choose not to create a policy on the Federal Marketplace, you will not ever get this money back. However, if you create an on-exchange policy with a tax credit by August 15th, the decreased premium amount will begin as early as September 1st.

4. If I am on an off-exchange plan and switched to an on-exchange plan with a tax credit on or after April 1, 2021, is the tax credit retroactive back to January 1?

No. If you were on an off-exchange plan for the beginning of the plan year, you are not eligible for retroactive tax credits. The tax credit will begin when the new on-exchange policy begins and is applied on a go-forward basis. Only on-exchange members could get the tax credit amount retroactive to January 1.