



The American Rescue Plan Act: What to know and do

Prepared for HealthSherpa's Broker Partners | March 2021

American Rescue Plan Quick Facts

- SEP extended through 8/15/2021
- 9 out of 10 people who enroll will get financial assistance
- 3 out of 4 people currently enrolled will be able to find plans for less than \$50 with financial assistance
- Average plan cost is \$92
- Nobody will pay more than 8.5% of income for coverage

What you need to know

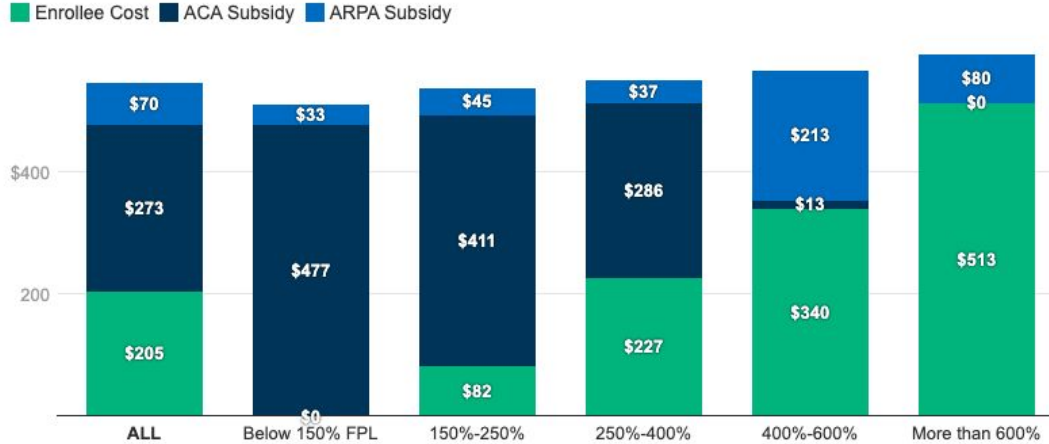
- CMS is spending a lot of money on marketing outreach
- *Your clients are going to be contacted several times*
- Current enrollees will not get new subsidies applied automatically

- Nobody will pay more than 8.5% of income for coverage
- **Clients who will most benefit from switching into a new plan or new metal tier are a priority to support before August 15th.**
 - Bronze enrollees <150% now eligible for free silver plans (around 30% of applicants)
 - Those on silver plans that aren't currently free
 - Households making above 400% FPL - especially older households

Households 400-600% FPL will see the biggest savings

Figure 3

Average Premium Cost and Subsidy Among Current Individual Market Enrollees Under American Rescue Plan Act



Leads within 400-600% FPL will see the most dramatic increase in **APTC** (AKA, they will see the most dramatic improvements in affordability).

NOTE: Premiums shown reflect the second-lowest cost silver plan. Average premiums in the chart rise with income because higher income enrollees tend to be older and thus have higher premiums on average. Prior to the ARPA, California was the only state to offer premium subsidies to people making over 400% of poverty.

SOURCE: KFF analysis of 2019 American Community Survey. • PNG



Source: <https://www.kff.org/health-reform/issue-brief/how-the-american-rescue-plan-act-affects-subsidies-for-marketplace-shoppers-and-people-who-are-uninsured/>

Older households ARP savings example

Illustrative Example of the Changes in Affordability for a Household Currently Affected by the Subsidy Cliff (60 y/o couple at 401% FPL (\$69,854))

	Under the ACA (Current Law)	Under the American Rescue Plan
Full price premium	\$1,920/mo	\$1,920/mo
% of income cap	N/A	8.5%
Maximum premium	\$1,920/mo	\$495/mo
Monthly savings		\$1,425
Annual savings		\$17,102





**What HealthSherpa's doing to set you up for
success**

Help educate and retain your clients!

- 2.5M newly eligible clients
- Increase in ACA awareness - a lot of communications going out
- Use your free marketing link!

Marketing

You can share your branded site with consumers using the methods below. **Your NPN** goes on all applications that are done through your link.

Direct Link

You can share this link with your clients or post it on your website.

https://staging.healthsherpa.com/?_agent_id=agent-name

Copy Edit

Starting 4/1, use the following tools

- ARPA subsidy calculations in quoter
- ARPA Impact on My Book
- ARPA Subsidy Auto-Calculator
- Guided ARPA Re-Submit Flow

ARPA Impact on My Book

- Additional columns in the client export report to help segment your book
 - Last submission date
 - FPL ratio
 - ARP Subsidy
 - ARP Subsidy Change
 - Bronze to free silver
 - Unemployment income
- [How to run an export report](#)
- [Advice on how to segment your book Email Templates](#)

New ARPA Columns					
last_submission_date	fpl_ratio	arp_subsidy	arp_subsidy_change	bronze_to_free_silver	has_unemployment_income
Differs from 'submission date' which refers to the initial submission date of the application.	Exact ratio of the Federal Poverty Level	Estimated new subsidy under ARPA	Estimated change from current subsidy	"Yes" if the app has a bronze plan but FPL is 100-150 and eligible for free silver	"Yes" if the app included unemployment income as part of last submission
Indicates which clients may have updated their eligibility since 4/1					

Segment your Book for Client Communications

FPL level	Current income % for benchmark Silver	New income % for benchmark Silver	Targeted Messaging
100% – 133%	2.07%	0%	“Upgrade to a free Silver!” campaigns
133% – 135%	3.10 – 4.14%		
150% – 200%	4.14 – 6.52%	0 – 2.0%	“Consider a higher value plan!” campaigns
200% – 250%	6.52 – 8.33%	2.0 – 4.0%	
250% – 300%	8.33 – 9.83%	4.0 – 6.0%	
300% – 400%	9.83%	6.0 – 8.5%	
400%+	No subsidy	8.5%	“You can now get insured affordably!” campaigns

Special circumstance	Current ACA help	New ACA help	Targeted Messaging
UI recipients	None	\$0 benchmark Silver	“You can now get insured, free!” campaigns
COBRA eligible	None	\$0 COBRA (6 mos)	

ARPA Subsidy Auto-Calculator & Resubmit Flow

- Easily view whether a member is eligible for additional subsidies in their client profile
- In product prompts that help agents re-submit an application or select a new plan for ARPA subsidies to take effect.

The screenshot shows the HealthSherpa interface. At the top right, there are links for 'Español' and 'Derrick', and a settings gear icon. The left sidebar is blue with 'Coverage' and 'Notices' options. The main content area features a teal notification box with a green button 'Apply the new subsidy'. Below this is a 'Follow-ups' section with a table of pending actions.

NEW: You qualify for an extra \$321/mo in subsidies! [Apply the new subsidy](#)

The new ARPA law increases your monthly subsidy from \$299.33 to **\$620.52** (approximately). Apply the new subsidy today to reduce your monthly premium from \$75.12 to **\$0.00!**

- To apply your new subsidy, use this green button to open the application, step through it, and resubmit.
- If you want, you can update the application as you resubmit, or change plans.

[View additional details](#)

Follow-ups

Complete these steps to finalize your coverage. Click an item to see what types of documentation are accepted.

Item	Member	Status	Deadline	Actions
Verify income	Jane Esposito	⚠ Pending Submitted 9/12/2020	12/14/2020	Upload docs
Pay premium	N/A	⚠ Action required	12/14/2020	Pay now

ARPA Resubmit Flow

- Banners on client profile, subsidy updates on the eligibility and confirmation steps
- Click through application, if there are no changes, click enroll
- If you need to make a change do it from the eligibility results page

MarkSmith
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Save

Review your eligibility results

Before completing your enrollment, please do a final review of your official eligibility results.

Eligibility results

Name	Carrier
✔ Jane Fetterman	Eligible and enrollable for Marketplace plans Followups required: Verify loss of coverage by 3/23/201
⚠ Fernando Garcia	May be eligible for Medicaid
❌ Jennifer Gerson	Not eligible for Marketplace plans

Your household qualifies for a **total monthly tax credit of \$541**.
(This subsidy is based on the new American Rescue Plan Act—your previous tax credit was \$344.)

Your coverage will have an **effective date of 05/01/2021**.

For more details on your eligibility, download the official letter here.
You'll need to reference this document in just a bit.

✔ Downloaded

Enroll

Not the results you expected? [Edit your application](#) or [Change your plan](#)

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HealthSherpa Resources

Need help? Know where you can find helpful resources



HealthSherpa Broker Support

Agent Support Representatives strive to provide top-tier support to HealthSherpa agents, agencies, and health insurance carriers. In the event of feature questions or technical issues, HealthSherpa's broker support is available.

Hours of Operation:

January - October (Special Enrollment Period)	Mon - Fri 5AM - 5PM PST
November - December* (Open Enrollment Period)	Mon - Fri 5AM - 5PM PST



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CHAT

Chat from dashboard



The American Rescue Plan Resources

- [Fact Sheet](#)
- [Spanish Fact Sheet](#)
- [HealthSherpa Blog Post](#)
- [All HS Related Resources](#)
- [Q&A from the ARPA Webinar 3/17](#)
- [Q&A from the ARPA Webinar 3/29](#)
- [Link to register to the next Agent Training](#)
- [Link to register for the next American Rescue Plan Webinar](#)