



Broker Bulletin

July | 2021

Special Enrollment Period Ends August 15

Thank you to everyone who helped their client choose Health First Health Plans or AdventHealth Advantage Plans during the Special Enrollment Period. There are a couple weeks remaining to add those who may have been interested. The Special Enrollment Period will end August 15.

[Health First Health Plans Broker Portal](#)

[AdventHealth Advantage Plans Broker Portal](#)

Broker Services
321.434.5265
HFBroker@HF.org

Broker Financial Services
Commissions@HF.org

Customer Service
HFHPInfo@HF.org

Broker Support Line
 Local:
321.434.4945
 Toll Free:
877.693.6489

Agent Dashboard

There is a new feature found on the agent dashboard. Our [Marketplace Individual Enrollment Portal](#), HealthSherpa, has added new functionality for agents to sort contacts in the 'Client' and 'Lead' tabs based on last name, plan, and premium. This enables agents to become more efficient as they collaborate with new and existing members.

See below demonstration of this feature:

Carrier	State	Documents	Payment	Archived	Renewal needed
Select	Select	Select	Select	Yes No	Yes No

Client	Plan	Premium	Effective	Submitted	Documents	Payment	Actions
Jane Esposito	Health First 2021 HMO 3	\$138.22	5/17/2021	4/30/2021	Processing	Action required	View
Tina Ander	Health plan PPO Silver 5000	\$113.22	5/15/2021	4/25/2021	Completed	Completed	View
Ray Sendak	Health plan HMO 5000	\$144.33	5/11/2021	4/22/2021	Processing	Processing	View
Mike Crandall	Health plan HMO 5000	\$3.00	5/11/2021	4/12/2021	Cancelled	Cancelled	View

Enhanced Subsidies for Unemployed People

The American Rescue Plan Act (ARPA) provides enhanced Marketplace subsidies for people who receive or are approved to receive unemployment insurance (UI) benefits during any week in 2021. The ARPA also extends the current federal supplement (\$300 per week) to state UI benefits through September 6, 2021. The federal UI supplement is not taken into consideration in determining eligibility for Medicaid or Children's Health Insurance Program (CHIP) benefits. When UI recipients apply for Marketplace subsidies, special rules in effect throughout 2021 will apply.

- Household income in excess of 133% of the Federal Poverty Level (FPL) will be disregarded for purposes of determining eligibility for Marketplace premium and cost-sharing subsidies in 2021. As a result, people who receive UI benefits at any time in 2021 will be eligible for a zero-premium benchmark Silver plan with comprehensive cost-sharing subsidies this year.
- People receiving UI benefits will be considered "applicable taxpayers" during 2021. Normally, under the Affordable Care Act (ACA), to be eligible for Marketplace subsidies, a person must qualify to be an "applicable taxpayer," which requires having an income of at least 100% FPL. Under the ARPA, for 2021 only, people who receive UI benefits are an applicable taxpayer. This can help some UI recipients with income below the federal poverty level.
- These enhanced Marketplace subsidies for UI recipients are only for the 2021 coverage year. Congress would need to enact further legislation to extend UI subsidy enhancements beyond this year.
- People receiving UI benefits will still have to meet other requirements to be eligible for Marketplace subsidies. In particular, married individuals must file a joint tax return to be eligible for subsidies. Using the married-filing-separately filing status generally makes a person ineligible for subsidies, though an exception is available for people who experience domestic abuse.

In addition, people receiving UI benefits may still be ineligible for Marketplace subsidies if they have access to job-based health benefits that meet ACA standards

for affordability and minimum value. The affordability of job-based coverage will continue to be based on household income, including UI benefits and other income amounts above 133% FPL.

Be on the lookout for important communications

As Health First Health Plans transitions our administrative services to the Oscar platform, please be on the lookout for important communications detailing information that you will need for the fast approaching enrollment season.

For Individual and Family plan-related questions, please contact:

AnnMarie Chapman
Broker Sales Liaison
Individual & Family Sales
AnnMarie.Chapman@HF.org
339.788.0562

If you have any questions, please contact your Health First Health Plans' or AdventHealth Advantage Plans' sales representative or Broker Services at 321.434.5265 or HFBroker@HF.org.

We value and appreciate your partnership.

Health First | HFBroker@HF.org



Health First Health Plans | 6450 U.S. Highway 1, Rockledge, FL 32955

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