

Speaker 1: Welcome, and thank you for joining today's conference: Affordable Care Act's Summer Sprint to Coverage. Before we begin, please ensure you've opened the WebEx participant and chat panel using the associated icons located at the bottom of your screen.

If you require technical assistance, please send a chat to the event provider. Please note that all audio connections are muted at this time. You are, however, welcome to submit questions throughout today's presentation. To submit your questions in writing, select "All panelists" in the dropdown menu in the chat panel, enter your question in the message box provided, and send.

As a reminder, this conference is being recorded. With that, I'll turn the call over to Eric [Golicz 00:00:35], acting play space initiative branch team. Please go ahead.

Eric Golicz: Thank you so much, and welcome, everyone to today's webinar about how to join the Affordable Care Act's Summer Sprint to Coverage. On behalf of my HUD colleagues in the Office of Field Policy and Management, and in the Office of Public and Indian housing, we wanted to welcome you to today's webinar.

I'd like to introduce Grace Bridges. Grace is a current presidential management fellow, class of 2021. She graduated in 2019 with a master's in social work from the University of Michigan, and attended Hope College for her bachelor's in religion. As a part of the presidential management fellow program, her main assignment is at the Department of Health and Human Services at the Centers for Medicare and Medicaid, or CMS, where she works on the operations end of the Affordable Care Act at the Centers for Consumer Information and Insurance Oversight, CCIIO.

Grace is currently here at HUD in our office of field policy and management, for her presidential management fellow rotation and will be here for a few more weeks as she works on some of our other key play space initiatives. With that, I'd like to turn it over to my colleague, Grace Bridges.

Grace Bridges: Hi. Thank you very much, Eric. So, hello, everyone. I'm really excited to be here and talk about the Affordable Care Act, specifically the Summer Sprint to Coverage, where we'll talk about the 2021 special enrollment period. So, just to go through what we're going to be discussing today. First, we're going to talk a little bit about what the Affordable Care Act is, and why it can be helpful to you and the people you work with.

And then we're going to be jumping into what exactly this 2021 special enrollment period is. We're going to talk about some expanded assistance due to the coronavirus pandemic, and then we'll talk about different plans people can pick from, financial assistance, and the application process.

So first of all, what exactly is the Affordable Care Act? So, the Affordable Care Act established the health insurance marketplaces for consumers to enroll in different insurance plans and potentially get government financial assistance. The Affordable Care Act had two primary goals, the first of which was to make affordable health insurance available to more people.

So, through the health insurance marketplaces, when consumers would apply for health insurance, if their incomes were up to 400% of the federal poverty line, they could be eligible for different types of financial assistance to help them afford their insurance.

With some of the changes that have occurred through the American Rescue Plan, which we'll talk about a little bit in more detail later, even consumers whose incomes are above 400% of the federal poverty line may qualify for premium tax credits in 2021.

Additionally, through the Affordable Care Act, one thing that was established was to expand the Medicaid program to adults with income below 138% of the federal poverty line. So states that chose to expand the Medicaid program would enable consumers within what we would call "the Medicaid gap" to receive Medicaid. So currently, 38 states and the District of Columbia have already expanded their Medicaid program.

So wanted to share a quick statistic before we start to jump into the specifics of this special enrollment period, and more information on the Affordable Care Act. So on average, nine out of 10 people qualify for financial assistance, which is really exciting.

And then, four out of five people can find a plan for \$10 or less a month with financial assistance. So a lot of times people say that they may not believe that insurance is affordable, that they can find an affordable plan through the Affordable Care Act, but just know this statistic, that a lot of people may be able to afford insurance through the Affordable Care Act, who may not even realize it.

And so ... Oh, sorry. Let me go to the next slide. So for those who are currently not receiving insurance through the Affordable Care Act, or those you may work with who don't have insurance through the Affordable Care Act, what are some of the benefits for why you're talking about this today and why it may be useful to learn more about the Affordable Care Act?

So for those who might be making too much money to qualify for Medicaid, it could potentially provide affordable health insurance for them. Additionally, there is a fact, as stated earlier, that people could qualify for financial assistance to make sure their coverage affordable.

And then, you may be asking, "Why are we talking about this now? The Affordable Care Act has been around now for over 10 years." So some of the reasons why this is particularly timely outside of, of course, the fact that this is the Summer Sprint to Coverage, is that due to the pandemic, some people may have lost their job and through that, potentially, health insurance because of the pandemic.

And there's also new financial assistance that is available for people through the American Rescue Plan, including those who might already be receiving coverage through the Affordable Care Act. And finally, health insurance of course is always very, very important, but it's even more important during a pandemic to make sure that people are covered. And I saw a question in the chat regarding the list of 38 states that ... I believe that is the 38 states that currently have expanded Medicaid. I don't have that on hand, but it is on the CMS website.

Next, we wanted to jump into a video that shares a testimonial of a couple that was able to find insurance through the Affordable Care Act.

Speaker 1: Audio for this video will be appearing over your computer speakers. Please be sure to turn on your computer speakers at this time.

Erica: Darrell is the most authentic person I've ever met. We got married this year.

Darrell: We got married this year. We want to have kids. We want to enjoy the rest of our lives together. My primary care was the "wish away plan," where any time I got sick or injured, I would just kind of wish it would go away. Now, we definitely need to have coverage, because I need to make sure she's taken care of.

My mom helped out by sending me a picture of the healthcare.gov commercial she saw on TV. I went to the website. I started looking for ones that had reasonable deductibles. I found a ton of great quality plans with reasonable rates. You can do it. Get health insurance.

Grace Bridges: All right. So now, I want to jump into what exactly this 2021 special enrollment period or SEP is. So some of you may have heard about special enrollment periods before, and that they are periods outside of the open enrollment period that is ... Open enrollment being the period where anyone can come in and apply for coverage through the Affordable Care Act.

So the special enrollment periods are periods outside of that open enrollment, where people can apply for coverage. And normally, they require some kind of qualifying life event that the person applying has, in order to qualify for a special enrollment period.

Well, this 2021 special enrollment period is very different. It does not require anyone to have a qualifying life event in order to apply for coverage during this

2021 special enrollment period. And so, this was in response to the coronavirus public health emergency, that there is a period of time through August 15th where anyone can come in and apply for insurance through the marketplace.

So, do really want to emphasize that this only until August 15th, so if someone's looking to get insurance through the insurance marketplaces, then they need to make sure that they fill out their application before that deadline. And for those who don't have coverage, they again, can apply until August 15th.

And after they finish their application, they have 30 days to choose a plan. Note that those 30 days are 30 days after they have applied. So if someone decides to apply on August 14th, they would still have 30 days past that August 14th date, even though the period to actually do the application is August 15th. So as long as someone applies before the deadline, they would have 30 days past their application date in order to choose a plan.

One other thing to note is that plans start the month after someone enrolls, so make sure to act fast. So for example, if someone applies in August and doesn't choose their plan until September, then their plan would not start until October. However, if they apply in August, choose their plan in August, then their plan would start on September 1st. So it's always the first day of the month after enrollment. So it's just something to keep in mind, especially for those who might really need insurance as soon as possible. It's really important to keep that in mind.

And then one other thing, and we'll talk a little bit more later on about some things to know for those who already have coverage through the Affordable Care Act, but just want to point out right now that for those who already have coverage, the special enrollment period is an opportunity for them to change their healthcare plan if they want to. So if they're not happy with their insurance plan, they can go ahead and go in and change to a different plan if they want to. So it can be an opportunity for those who might not be happy with their coverage to find a new plan.

And next, we're going to go through another video that's going to talk about five important things to know about this 2021 special enrollment period.

Speaker 1: Once again, the audio for this video will be appearing over your computer speakers. Please be sure to unmute them at this time.

Video: COVID-19 has impacted all Americans over the past year. Unfortunately, millions have lost or continue to be without health insurance through no fault of their own. Because of the pandemic, there's a special enrollment period available on [healthcare.gov](https://www.healthcare.gov) for anyone to sign up for health coverage. So here are five things to know about this special enrollment period.

First, you have until August 15th, 2021 to sign up. This is a new emergency special enrollment period that hasn't been offered before. After you submit your application on healthcare.gov, you'll have 30 days to enroll in a health plan. Second, there are affordable plans available. More people than ever can get financial assistance, which will lower monthly premiums. In fact, four out of five customers can get a plan for \$10 a month or less after financial assistance.

Third, this special enrollment period doesn't require you to have a qualifying life event, like the birth of a child or getting married. The pandemic has brought new challenges for a lot of us, and that's why this special enrollment period offers equal access to anyone in the 36 states that use the healthcare.gov platform. Most states that run their own marketplaces are offering similar options to enroll in health insurance too.

Fourth, your coverage will start the 1st of the month after you enroll in a plan. So for example, if you enroll in a plan any time in April, your coverage will start May 1st. And fifth, getting help is easy. Visit healthcare.gov today for more information on this special enrollment period, and start an application. Need a hand? The marketplace call center is open 24/7. Simply call 1-800-318-2596 to get started. Help is available in many languages.

Produced by the US Department of Health and Human Services.

Grace Bridges:

All right. Thank you so much. I do see a question in the chat about penalties, if there's any penalties if someone applies and then does not select a plan within 30 days. I'm not sure specifically about penalties, but normally if someone just does not select a plan, then they simply would not be enrolled in coverage. And so, if that does happen to someone where they don't select a plan within 30 days, the best advice I would say is to contact the call center if they're still interested in enrolling in a plan.

So, I want to talk a little bit about eligibility and financial assistance, and to talk about what makes someone eligible for insurance through the marketplace, and then also what makes someone eligible for financial assistance. So in order to be eligible for insurance through the marketplace, someone must be a US citizen or national or be lawfully present.

We also wanted to share a link for information for those who are eligible for Medicare. There is a lot of different details in terms of whether someone who's eligible for Medicare can enroll in the Affordable Care Act or not, so I would definitely recommend, if you are working with someone who is Medicare-eligible, who wants insurance through the Affordable Care Act, to check out that link.

Additionally, in terms of financial assistance, there are some specifics for whether someone qualifies for financial assistance. So it may be possible that someone could qualify to enroll in the health insurance marketplaces through

the Affordable Care Act. However, they might not be eligible to receive financial assistance to help pay for it.

So essentially, those who do not have another affordable health insurance option are generally eligible to receive financial assistance. So an example of this would be someone who might have a insurance plan available through their job. However, the insurance plan is considered unaffordable because of how much they are paying for their premium, compared to how much they make from their job or their general household income.

So because the insurance is unaffordable, they would qualify for financial assistance. However, if they are offered an affordable insurance through their employment, then while they can still enroll in health insurance through the marketplace, they wouldn't be able to get that financial assistance. So just something to keep in mind for financial assistance eligibility.

We also wanted to make sure that you're aware that members of federally recognized tribes may be eligible for additional financial assistance, so definitely something to check out if that applies to you or anyone that you're assisting with applying for insurance.

So I see a question in the chat about if there are services for those of hard of hearing or legally blind. There's a couple different ways that we'll get into on how to apply for insurance through the marketplace. So one option could be calling the call center, for example.

And I know that CMS has a lot of different resources to assist those who are blind or those who are hard of hearing or have other types of assistance that they would need. So that's definitely something to check out on the CMS website, but I know that they have resources available for that.

So getting into financial assistance a little bit more, there are some additional expanded pandemic financial assistance that is available, specifically for those who received unemployment income for at least one week during 2021. So if either you or your spouse got unemployment income for at least one week in 2021, your whole household may be eligible for a tax credit that covers the entire monthly premium for a Silver plan. And we'll get into plans on the next slide.

And that would be regardless of their household's income. Additionally, if anyone in your household, including any dependents, received unemployment compensation in 2021, you may qualify for new cost-sharing reductions or CSRs to lower your household's out-of-pocket cost if you enroll in a Silver plan. So it's really great and important to know that, for those who received any type of unemployment income during 2021, there's a lot of really incredible opportunities to get very affordable insurance through the Affordable Care Act.

So if there's anyone you're working with or you might know anyone who this applies to, it's really good to let them know, especially if they've been struggling with that gap in insurance after having lost employment. I do want to emphasize here though, that it is specifically for those who received unemployment income in 2021. So if someone only received unemployment income in 2020, this would not apply to them.

So in terms of financial assistance, how much assistance can someone receive? Ultimately, this depends on someone's household income. So know the income is at the household level, not down to individual. So it is dependent on the entire household's income.

Generally, the less household income there is, the more financial assistance a household could receive. And again, just want to emphasize that all income levels may qualify for financial assistance in 2021, even those whose income was above 400% of the federal poverty line.

Great. Want to jump into the different plans that are available, and talk a little bit more about some of the specific assistance available with the Silver plan. So on the chart here, you can see the different levels of coverage available through the Affordable Care Act marketplace plans.

We highlighted the Silver plan because that is the plan in which, if someone qualifies for cost-saving reductions, they would have to pick a Silver plan in order to use those. It's also the plan that is eligible regarding the unemployment compensation financial assistance that we discussed in the last slide.

So as you see on this chart, you can see the plan category, the amount the insurance company pays, and the amount that you would pay. So specifically, this is looking at when you need to pay for care. The insurance company would pay the amount below, and then you would pay the remaining amount to the right of that.

Note that typically, the more an insurance company will pay for care, the more you are paying in your monthly payment. So typically, for example, a Platinum plan would cost more per month than a Gold plan, because a Platinum plan would pay more when you actually need care. So just something to keep in mind regarding the cost of these plans.

As stated before, Silver plans qualify for the cost-saving reduction, so if someone does receive any cost-saving reduction, they would have to take a Silver plan. Note that the advance premium tax credits, though, can be applied to any of the plans. And we have a link there for any more information available to look at this, if you want to learn more about saving on out-of-pocket costs.

And so, now that we've gone through the 2021 special enrollment period is, and talked about eligibility and financial assistance and special additional assistance

due to the American Rescue Plan, we can get into applying. So if someone is interested in applying for insurance through the health insurance marketplaces, the easiest way to do it is to enroll at healthcare.gov.

One thing to note which was talked about in one of the videos is that there are some states, as well as DC, that run their own state-based health insurance marketplaces. So the map on the right, the states that are in pink or the lighter red, are the states that have their own state-based exchanges. So if you live in one of those states, make sure to check out their website to enroll through their marketplace.

The list is also on the slide as well. Additionally, there is the option to apply by mail, so there are paper applications that can be sent in. And there's also the option as well to apply through the call center by calling the number below. So a lot of different ways that someone can apply for insurance through that marketplace.

And once they've applied, there's a couple more steps that they need to go through. The first, which we've talked a bit about already, is to choose a plan. So again, the plans start the first day of the month after plan enrollment. Some would also need to make sure that they are submitting any required information or documents as needed.

Sometimes after applying, when they get to the page that they say after they apply, it might say, "You need to verify information on your application by sending in a document." So make sure to always read through that carefully, and submit any information as required to verify any information on your application.

And then finally, if anything changes, an example being annual household income, make sure to go back in and change the information on your application. So for example, if someone has insurance through the marketplace and then a couple months later, they get an additional job and they're making a little more money each month, it's really important to go back in and make sure to update that information, so that the most accurate assistance is being given for your insurance plan. So just generally, any time there's a change, make sure to go in and update your application.

And as stated earlier, there's also some really important information for those who already have health insurance through the Affordable Care Act. So with some of the updates from the American Rescue Plan, expanded financial assistance and other things, as well as opportunities through the special enrollment period, it's really good that people who already have healthcare through the ACA are aware of some of the updates and things they can do during this period.

So if they'd like to, they can change a new plan through the 2021 special enrollment period, so through August 15th. Do know that deductibles may reset, so make sure to check with your insurance provider first if that is a concern. There may be new cost-savings available, especially for those who received unemployment in 2021, there may be additional cost-savings to them as well, even if they're already enrolled.

So again, it's really important, really for anyone who already has insurance through the Affordable Care Act to just go in, update their application, and see if they may be eligible for more financial assistance. So really important to be aware of that.

And so, that is the end of the information on the 2021 special enrollment period. We'll be going to questions shortly, and I know there's quite a few in the chat that we'll go through. I did make sure to just give some other information about dates and things to be aware of outside of this 2021 special enrollment period.

The first is to make sure to keep your eye out on the annual open enrollment. So the open enrollment period is normally in the fall, and last year, the open enrollment period was from November 1st to December 15th. So just be keeping that in mind, in terms of keeping an eye out for anyone who needs to enroll during that annual open enrollment period and is looking for coverage next year.

Additionally, as stated earlier, special enrollment periods are available generally, even outside this 2021 special enrollment period, for anyone who has a qualifying life event. Some examples of qualifying life events are: Loss of health insurance, marrying, having a child, and there's many more available to look at on [healthcare.gov](https://www.healthcare.gov).

So if someone misses the special enrollment period, but then has a qualifying life event, they would have the opportunity to enroll even outside of this 2021 special enrollment period and outside of open enrollment. So just keep that in mind if you hear about anyone who has a qualifying life event.

I just want to make sure you guys can hear me. I just got a question saying there's no audio. All right. Thank you. All right. So, we will go ahead and jump into the questions. Thank you all for taking the time to listen through this. And again, want to emphasize that the deadline for the 2021 special enrollment period is August 15th.

We'll go back to the question slide in a minute, but wanted to emphasize that we do have some different links here available for you to look at afterwards from the slide deck, including one of which I want to highlight is the 30-day toolkit for the 2021 special enrollment period, which has things like the videos that you saw, a lot of these different pictures, some social media post ideas, and

other resources that you can use to get out the word in your community about the 2021 special enrollment period.

And actually, the different resources we used here today were from that toolkit, so that's one to really, really check out if you want some resources and guides and other things to provide to your community. And we do have a poll to end today, just about your knowledge, things you've learned today, so if you want to jump into that quick, and then I will start looking at the questions.

Speaker 1: All right. The poll is going to appear on the bottom right hand corner of your screen. Just select your answer and then click the "submit" button, so that we can record your answer.

Eric Golicz: All right. Well, thank you, Grace. And thanks, everybody, as you're going through the poll questions. Myself, Jason and Jasmine will be helping to moderate the Q&A. But Grace, you shared a lot of great information and I just want to make sure to recap some of the key takeaways.

So I think you mentioned that this particular special enrollment period ends August 15th. However, coverage doesn't start until the first day of the following month, so if folks want to receive coverage in August, it sounds like they should really plan on enrolling, if possible, even today. Is that right?

Grace Bridges: Yes, that's correct.

Eric Golicz: Great. And another quick question as, again, folks are filling out the poll question, so it sounds like there are some special incentives this year, right? You mentioned the fact that normally, the Affordable Care Act, one of the purposes was to make sure that insurance would be affordable for all.

But this year, that there are special incentives available to respond to the COVID pandemic. Can you just remind folks again? It sounded like it was, if they've received any unemployment or if they've been unemployed in the calendar year '21, is that right?

Grace Bridges: Yeah, so it's any unemployment that they received during 2021. So it does have to be during that calendar year, so if they only received unemployment through, for example, December 31st, 2020, then that would not qualify them. But if they received unemployment any time in 2021, then they would qualify.

Eric Golicz: Great. And then, I think you mentioned about the Silver plan. I know that they're the [inaudible 00:31:53] plans, kind of aligning with our question here, but the Silver plan would be the one, I guess, where folks can get some of those enhanced cost-sharing reductions. Is that right?

Grace Bridges: Yes, that's correct.

Eric Golicz: Great. Okay, great. Can we see the results to the poll questions?

Grace Bridges: Yup. So it looks like most people are somewhere in the middle, Gold and Silver. So definitely feel free to add any questions that you may have. And again, really want to point you towards those resources. I know someone also asked about any individual literature you can share. Definitely pointing back to that 30-day toolkit. Not only are there resources to share, but there's some information as well just about the 2021 special enrollment period and basic things to know that can help expand your knowledge as well.

Eric Golicz: Great. Well, hopefully folks will get to Platinum by the end of the Q&A. Jasmine, do we have any questions coming in? I see a lot of great conversations coming from folks, so please continue to send those in.

Jasmine: So in the chat, we have a question just about sharing the slides or the resource links.

Eric Golicz: Yup. [crosstalk 00:33:17]

Jasmine: And I know that will be something [crosstalk 00:33:20] HUD Exchange and to our attendees as well, correct?

Eric Golicz: Yeah. So we'll be sending these out, and they'll be available on the HUD Exchange.

Jasmine: A question from a senior's perspective. "Can a senior with Medicare apply through ACA for a supplemental plan?"

Grace Bridges: It really depends on the ... because there's different parts of Medicare, so it really depends on what they are eligible for in Medicare, and what they're currently receiving. So I will have to point back to that link that's in the slide deck to look at the specific regarding Medicare, because of the different types of plans.

Jasmine: And-

Eric Golicz: There's a question ... Oh, sorry. Go ahead, Jasmine.

Jasmine: No, go ahead.

Eric Golicz: Similarly, there was a question about if there is dental coverage available for those that have Medicare or Medicaid. Is that included as part of the ACA plan?

Grace Bridges: So I can't speak specifically to Medicaid and Medicare, if terms of what they provide for dental coverage. In terms of the Affordable Care Act, dental coverage, unless it's included as a part of the insurance plan that you choose, because some insurance plans do offer dental coverage as a part of their

insurance package, there are options to add on dental coverage as a part of the Affordable Care Act.

So if people are interested in adding on dental coverage, that's something that they can do through the Affordable Care Act, but just know that it is an add-on, and not a part of the regular dental coverage. And I'll just quick post a link to [healthcare.gov](https://www.healthcare.gov) where it talks more specifically about the dental coverage options.

Jasmine: Does that ... This isn't in the chat pod, but I imagine similarly, would that also apply to optometry coverage?

Grace Bridges: I'm not exactly sure.

Eric Golicz: Yeah, so if folks want vision coverage, they may need to just check when they enroll if that's one of the add-ons that's available.

Jasmine: As someone who wears glasses, I'm just inquiring.

Eric Golicz: Yeah.

Jasmine: And then, what are the benefits for people already getting aid through the ACA to reapply and switch?

Grace Bridges: So there's a couple different benefits to both them switching, and then generally just updating their application. So if they go in and update their application, and that can be anything as simple as going in and stating that they have financial changes to their income, and then inputting the same information, to simply refresh their application.

Then they could find out that they are eligible for more cost-savings, so more financial assistance. And if they received unemployment in 2021, they should go back in and update their application, and basically check the box saying that they received it, so if they may be eligible for those additional savings.

In terms of changing their plan, that's really something where it's up to the individual consumer, in terms of whether they would like a different plan that's available. So this is simply an option for them to choose a new plan if they would like to. So that's really something that's more up to the individuals and households, in terms of whether there's a benefit to actually changing their plan or not.

Eric Golicz: Great. So we have a question about, "Will people above 400% of the poverty level that joined this year be able to continue their coverage in subsequent years?" And I think maybe implicit in that is, "What do we know about these enhanced cost-sharing reductions and will those continue in future years?"

Grace Bridges: Yeah, so those were enacted through the American Rescue Plan. So at this time, it's only through 2021. So in terms of what this will look in future years, we don't really know yet. And that may depend on that being expanded beyond this year. So unfortunately, we don't have an answer to that question at this time.

Eric Golicz: I guess folks will have to keep their eyes peeled to what's happening in Congress, see if something happens that'll expand that in the future. One more question from me, from the audience. I think folks are really curious to know, if people have mail-based applications, what does the timeline look like there?

So there's the deadline, August 15th, there's been some slowdowns in the mail over the past year. Does it matter, I guess, when it's postmarked, and then how does the rest of the process go from there, in terms of actually selecting the plan, and making sure their coverage can start sooner than later?

Grace Bridges: Yeah. So in terms of the ... Sorry. So in terms of the mailed applications, they do take longer of course, than applying through healthcare.gov or through the call center. So I don't know off the top of my head the timeline for mailed applications.

But obviously, the application has to be processed and then, once they review your application, you'll be sent back an eligibility determination notice that will go through if you're eligible for assistance, what financial assistance that you are eligible for, and then also go through any documentations that need to be sent in to verify information on your application.

Eric Golicz: Okay.

Jasmine: Another question here speaks to the deadlines. "So if someone applies on the 31st, the coverage will start on the 1st? Is it immediate? Is that how it works?"

Grace Bridges: So it's about when they enroll in a plan. So if someone applies for coverage on the 31st, and then enrolls in a plan on the 31st, then their coverage would start on the 1st of September. So, when someone applies and submits their application, they then are able to enroll in coverage. And so, once they finish enrolling in coverage, that's when they would then start receiving their coverage the first day of the following month.

Jasmine: So the 400% question was more about whether they would still be eligible to participate in subsequent years, even with less or no financial assistance.

Grace Bridges: Yes. So people with 400% above the poverty line have always been able to enroll in coverage. It's just, until this year, they haven't been able to receive that financial assistance. Yeah, so they can receive coverage, even before they were eligible for that financial assistance.

Jasmine: And do you know if family members can be easily added to plans, or do spouses need to sign up separately?

Grace Bridges: Yeah, so when someone applies, they can apply for their entire household.

Eric Golicz: Great. And a couple more followups. So folks enrolled now, they'll have coverage through the end of this calendar year. You mentioned a little bit about open enrollment. We don't quite know when those dates for that will be for this year, but would folks then have to reapply during open enrollment, or would their coverage continue automatically next year?

Grace Bridges: Yeah, so after someone enrolls in coverage, and as you said, it does go through the calendar year, it's always recommended that they go in and update their application during the open enrollment period, and as well as any time there may be a change. However, if they don't go in and update during open enrollment, then they would automatically continue through the next year. So there is a process that automatically does that re-enrollment for the next calendar year.

Eric Golicz: Great. And can you talk a little bit more about the special life events that I guess would qualify someone outside of this special enrollment period to change their coverage, whether adding or removing?

Grace Bridges: Yeah, so how the special enrollment periods normally work is, if someone has a qualifying life event, and there's a full list on healthcare.gov, but some examples are if they lost insurance, if they got married, if they had a child, if they moved, because different insurance plans are available in different places, then they could be eligible to enroll in coverage outside of the open enrollment period.

And so what they would do is, when they're filling out their application, there's questions in the application that talk about whether any of these following things are true. So they might ask like, "Have you recently moved?" For example. And if that happens to be the qualifying life event, then the person would then say, "Yes" and fill out any followup questions regarding that.

And so, when someone is eligible for a special enrollment period, they're then able to complete that application and go through the normal processes that we talked about in terms of filling out the application and steps afterwards. And for most of the special enrollment periods, they would then have 60 days to pick a plan. I believe the only one that's slightly different is if someone lost insurance, they would have 30 days to pick a plan.

And then one other thing to know about most special enrollment periods, so not all of them, is that some of them require consumers to submit documentation illustrating that they have a ... whatever their qualifying life event was. So just something to be checking on, if someone applies for insurance with a special enrollment period, that it may require that. So keep an

eye on the page after you submit it to see if you have to submit any documentation.

Jasmine: Thank you. And there's a few more questions in the chat. "If someone is working, but doesn't have insurance, can they apply for this insurance through the Affordable Care Act?"

Grace Bridges: So if I understand the question correctly, if someone is not being provided insurance their job, then they would definitely be able to come in and apply for insurance through the health insurance marketplaces. So this is definitely a great option for those who might not be provided insurance their job.

Jasmine: So if they're provided insurance, they can't decline it and take the ACA insurance in lieu of that? Are you muted?

Grace Bridges: No. Apologies. Can you repeat the question?

Jasmine: So just as a followup to that, if they're offered insurance but they have to pay into it and it's more expensive, can they still choose the insurance through the ACA?

Grace Bridges: So they can always choose to enroll in insurance through the Affordable Care Act. In terms of financial assistance they could receive, they would only be eligible for financial assistance if their plan is not considered affordable. And a plan is considered affordable if it is 9.83% or less of an employee's household income, aka the cost to pay for your employment's health insurance is 9.83% or less of an employee's household income.

So if a health insurance plan through a job that's offered is affordable, then while they can choose to enroll in coverage through the Affordable Care Act, they wouldn't be eligible for that financial assistance, because they have another option available to them that is affordable. However, if it's not an affordable coverage, then they could be eligible to receive financial assistance.

Jasmine: Got it, all right. And one more from me, from the chat pod. "How soon does an applicant know they will be accepted and to be sure all preexisting conditions are taken or not taken into consideration? Like if a person has cancer or is HIV+, are they eligible?"

Grace Bridges: So part of the Affordable Care Act, one of the things in the law was around preexisting conditions, and making sure that those with preexisting conditions aren't basically being denied coverage or treated unfairly by insurance providers because of their preexisting conditions.

So preexisting conditions should not affect whether someone's eligible for insurance or not. In terms of finding out about coverage, after someone completes the application, then they'll find out if they're eligible for coverage, if

they have any financial assistance available to them, if they need to submit any documentation to verify information.

And then they'll also be able to look at all the different plans that are available to them. So they would be able to find out that information, assuming they apply on healthcare.gov, or are applying through the call center, as it does take longer with the mailed-in applications. They'll be able to find out all that information right after applying.

Eric Golicz: Great. And a couple more questions. We're getting a lot of really good questions in the chat, so thank you all. We'll wrap up here in just a minute. But, "Can you get ACA insurance as a stopgap measure?" So I think the question is asking, let's say you just lost your job, you lost your insurance. You get a job in two months that offers insurance. Can you sort of switch off the ACA if you want to at that time?

Grace Bridges: Yeah, so it is definitely possible to be able to do that. It's just really, I would say that the important thing is making sure to be specific in your application, and after that new job starts, making sure to update it and cancel your plan. So if someone needs that insurance, they can go in and get it during that time.

Additionally, they may eligible to enroll in a special enrollment period for loss of insurance to look at retroactive coverage. So retroactive coverage is sometimes a possibility under special enrollment periods, the kind that requires a life event. So that's something to look into, to see if that may be an option.

And based on that scenario, it's very likely that what they could do, if they lost insurance and they know they're going to have, or already started new insurance, but they need coverage for those months where they had a gap, is to attest that, "I lost my insurance. I'm not going to have new insurance during this time," and they could potentially get coverage for the months that had already passed, where they didn't have insurance.

Eric Golicz: Great. And that may be able to get some-

Grace Bridges: Let me know if that ... Oh, go ahead.

Eric Golicz: Well, and I think you mentioned earlier for folks, that there can be some issues when you switch coverage around your deductible and other things. So it sounds like folks may want to keep that in mind, but that they would certainly be eligible to switch during the open enrollment period for their employer, for next year, if they wanted to keep their ACA coverage through the end of this year.

Grace Bridges: Yes.

Eric Golicz: And would they-

Grace Bridges: And definitely recommend ... Oh.

Eric Golicz: Oh, go ahead.

Grace Bridges: Oh, I was just going to say, if it's a ... Obviously, there can be really complicated scenarios and different things going on, so a good recommendation is that if someone has a very specific scenario or has a lot of questions in terms of, "When do I apply? Is there any additional information I need to provide?" That there's always the call center as well, and they can answer any questions in terms of the application process that might be more specific.

Eric Golicz: Great. And if somebody does get a job that pays more, is there a chance that they would lose their subsidies for the rest of the year or their cost-sharing? Is there a chance that the costs of their coverage would go up?

Grace Bridges: Yeah, so if someone's insurance situation changes, where they are eligible for other types of affordable insurance, they could lose their eligibility, potentially, for financial assistance, or their insurance could go up. So depending on ... That's why it's important to make sure you're updating your application, to make sure that you're getting the correct assistance, depending on your scenario.

Eric Golicz: Just one more from the chat here. "This is really around the household status, so is it a requirement that the entire household enroll? What if some family members are eligible while others are not?" And then similarly, "If someone is unemployed, doesn't have insurance but is covered by their spouse, would that be considered as having access to affordable care?"

Grace Bridges: So in terms of the unemployment question, and in terms of whether they would have access to affordable care, I don't know if I can give the exact answer to that question, unfortunately. But what I would recommend to that is that they fill out the application and see what their eligibility is. Likely because they have a ... They could potentially qualify because of the unemployment aspect, so really the best way to find that out is to apply.

In terms of household, so to know about when it comes to households applying for insurance, is that, when someone applies for insurance, they would fill in all of their household information, but then they would indicate who they're applying for insurance for, for the household.

So for example, if their spouse receives insurance through a job that only covers them for insurance, they might not be applying for their spouse, but they would still indicate that because income is calculated at the household level. But ultimately, the coverage, in terms of who's covered, even if you have other people in your household, then that doesn't necessarily mean that you have to apply for the whole household to be covered. Please let me know if I fully answered that question.

Eric Golicz: Yeah, no. Thank you. Jasmine, any last questions?

Jasmine: No, none. I mean, I guess if you'd say that there are any key takeaways, that would be all we'd ask, but ...

Grace Bridges: Yeah. I would say the biggest takeaways are: Know August 15th is the deadline for this 2021 special enrollment period, and the special enrollment period is open for anyone to apply for insurance, so this is the best time for anyone who needs insurance for the rest of the year to get enrolled.

And so, make sure to spread the word that if someone needs insurance, that they should apply by August 15th, that they have 30 days then to pick a plan, and that they may be eligible for financial assistance, particularly if they received unemployment, and that those who were not previously eligible for financial assistance, due to their income level, may be able to get financial assistance.

And finally, just want to emphasize that for those already receiving insurance through the marketplace, make sure to just go in, update your application, and see if you have any additional financial assistance you may be eligible for. And super quick question, I do see that someone just asked when the deadline has passed, if it will open up again for those that missed the deadline

At this time, there are no plans to extend the special enrollment or to open up a new one. Obviously, open enrollment, if it occurs in November like it did last year, is a couple months away. But at this time, there's no plans to extend it or open it back up in terms of the special enrollment period.

Eric Golicz: Great. Well, thank you so much, Grace. And thanks to everybody for attending. If you could just go to the last slide, this was such an important event, especially with the Summer Sprint to Coverage deadline coming up on August 15th, and we really appreciate y'all joining us today. Tomorrow, we have another really important event, which is around the HUD Strong Families Summer Youth Extravaganza.

So we have two sort of back-to-back hot shots this week. And this is going to be around a number of these resources, including a brand new toolkit about supporting children's education as we get back into school, and we'll be talking a little bit about some of our upcoming efforts on youth vaccines and also engagement opportunities, everything from STEM to HCBUs, to just trying to re-engage with youth who may have been, in some cases, going through a very difficult year during the pandemic with virtual schooling and not always with the best resources available.

So we really hope you can join us tomorrow. We're going to be going through a lot of tools and tips and resources for folks, as we do the summer push for

youth. And of course, please continue to check out our hot shots throughout the summer, and our PIH vaccine bulletins.

These are some of the ways that we try to share information with you, so you know about these events and resources. So please be sure to check those out, and we hope to see you tomorrow at 1:00 pm eastern time. Thanks so much, everybody.

Speaker 1: That concludes our conference. Thank you for using Event Services. You may now disconnect.