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## Broker Briefing

On March 11, 2021, the American Rescue Plan Act (ARPA) of 2021 was signed into law by President Biden.

Among other provisions, the American Rescue Plan increases and expands eligibility for Affordable Care Act (ACA) premium subsidies for people enrolled in marketplace health plans.

This temporary relief will be in place for tax years 2021 and 2022 and expands access to premium subsidies to individuals who in the past, were not eligible due to their household income.

The enhanced subsidies now provide the opportunity to lower monthly premiums, based on an individual or family's income level. Here are the temporary subsidization changes, reflected as a percent of household income, based on the federal poverty level (FPL):

<b>Federal Poverty Level</b>	<b>Temporary Enhanced Subsidy</b> As a percent of household income	<b>Regulated Subsidy Reinstated in 2023</b> As a percent of household income
Up to 150%	0.0%	0.0%
150%-200%	0.0%	2.0%
200%-250%	2.0%	4.0%
250%-300%	4.0%	6.0%
300%-400%	6.0%	8.5%
400% or higher	8.5%	8.5%+

RMHP is working closely with Connect for Health Colorado to insure our Members receive timely information on when and how to update their applications on the Marketplace and how RMHP members who enrolled directly with RMHP can enroll on the Marketplace to take advantage of the new premium subsidies.

## Timeline:

- **New uninsured customers**
  - Can enroll through the current SEP (ending August 15th) with new, enhanced Premium Tax Credits (APTC).
  - New Plans will take effect 1st of the month following application.
- **Off exchange Members**
  - Can enroll on the Marketplace with new APTC starting April 15th. Plans will take effect the first of the following month
- **Current customers**
  - Can update their existing application to take advantage of new tax credits. New, adjusted premium will go into effect the first of the following month.\*

Members currently enrolled through RMHP who are looking to change to a different RMHP health plan can carry over the amounts already paid towards their current plan deductible and annual limit cost sharing.

If you have clients moving from Off Exchange to On Exchange, make sure to notify to RMHP of this activity so we can terminate the Off Exchange plan. RMHP will be sending letters notifying our Off Exchange Members about the opportunities offered through Connect for Health Colorado by mid-May

To assist you in working with your clients, RMHP has prepared [FAQs](#) posted on our website.

**RMHP is here to support you.** Please contact your RMHP Broker Support [brokersupport@rmhp.org](mailto:brokersupport@rmhp.org) or call your RMHP Individual Sales Team at 844-301-4443, with any questions.



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