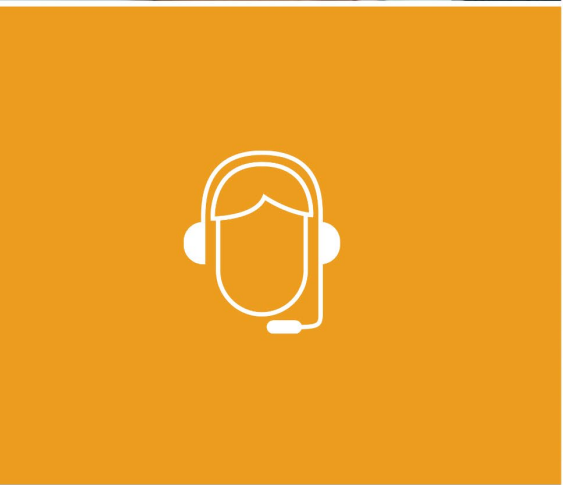




Policy to Plan Selection: What's New With Healthcare.gov

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Looking Ahead: Marketplace 2024 and Beyond

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High Impact

- Standardized Plans
- Changes to Automatic Eligibility Redeterminations

Medium Impact

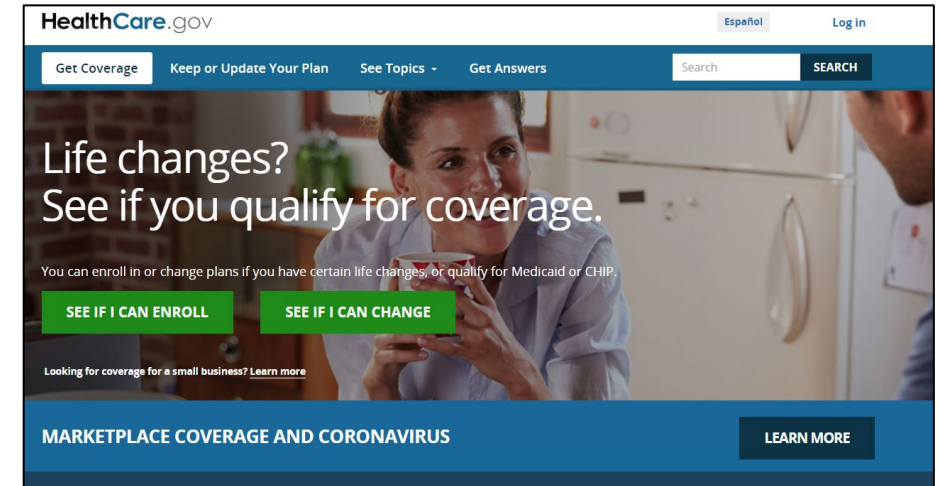
- Lower Affordability Test for Employer Sponsored Coverage – **9.12% to 8.39%**

To Be Determined

- Proposed Changes to Immigration Status Eligibility
- Failure to Reconcile (FTR) Change – contingent on IRS

Standardized Plans

- Have a consistent actuarial value, out-of-pocket maximums, deductibles, and cost-sharing for a given metal level.
- Issuers must offer standardized plans at every product network type, at every metal level, and throughout every service area that they offer non-standardized options.
- Plans will be labeled “Easy Pricing” and there are filters for Easy Pricing plans at every metal level.
- Issuers limited to 4 non-standardized plans per product network type and metal level; will decrease from 4 to 2 in 2025.



Automatic Eligibility Redeterminations

- Marketplace enrollees who do not act or reapply on Healthcare.gov before the December 15 deadline for January 1 coverage will be automatically re-enrolled into the same plan, if available, or a similar one if the plan no longer exists.
- Standardized plan options may mean many people cannot be automatically re-enrolled into their existing plans.
- **New Bronze to Silver Auto Re-Enrollment:** HealthCare.gov will move people who would otherwise be automatically re-enrolled in a Bronze plan in a Silver plan with Cost Sharing Reductions instead, if the premiums are the same or lower than they would have been in the Bronze plan.
- **Doing nothing is always a risk for consumers, and this year more than ever.**

Proposed Changes to Immigration Status Eligibility

- New statuses listed in the Lawfully Present/Residing eligibility standards:
 - People granted Deferred Action for Childhood Arrivals (DACA)
 - People granted Special Immigrant Juvenile Status (SIJS)
- Simplification in eligibility parameters for several existing Lawfully Present/Residing statuses.

Proposed Changes to Immigration Status Eligibility

- **Children under 14 applying for asylum, withholding of removal, or relief under the Convention Against Torture (CAT):**
Eliminates the 180-day waiting period.
- **Nonimmigrant Visa Holders:**
Eliminating the “not in violation of status language.”
- **People with employment authorization documents (EADs):**
Eliminates specifications, and clarifies that all people with EADs meet the standard.
- **People applying for adjustment to legal permanent resident (LPR) status:** Eliminates requirement for “approved visa petition.”

Changes to Failure to Reconcile APTCs

- Contingent on IRS being ready to implement in time for OE.
- Marketplace will determine consumers ineligible for APTC if they did not file and reconcile past APTCs for two consecutive tax years.
- Consumers will receive notice by December 15 with instructions on filing and attesting they have reconciled past APTCs.
- If consumers do nothing, they will be auto-reenrolled without APTCs/CSRs.

Some Things to Keep in Mind for OE11

- The Marketplace uses the 2023 FPL Guidelines for the 2024 calendar year.
- Open Enrollment 11 is set to end on January 15 – yes, that is a federal holiday.
- The Medicaid Unwinding continues during OE11 and beyond.
- **Self-care!**

Burning Questions