

# 2020 Marketplace Plan Renewal Flowchart

Are you or your staff helping clients enroll or renew health care coverage for 2020? This guide provides a timeline for enrollment and renewals for 2020 coverage, and asks key questions to guide the renewal process. It explains that clients need to update their information in the Marketplace to ensure continued financial assistance and avoid gaps in coverage.

## An important message about Open Enrollment and plan renewals:

 Clients who will change plans must enroll by December 15, 2019 in most states\* to avoid a gap in coverage and ensure that their new plans begin on January 1, 2020.

## Revised June 2019

#### RWHAP staff can use this guide to:

- · Understand how to guide clients through the plan renewal process.
- Understand why enrolled clients need to update their Marketplace applications for coverage and financial assistance.

## Open Enrollment Timeline for 2020 Marketplace Coverage\*



(includes all states using HealthCare.gov)



<sup>\*</sup> In state-based and partnership Marketplace states, RWHAP providers and case managers should check with their Marketplace or regulating agency on the redetermination and renewal process, and to confirm the time period for Open Enrollment.

<sup>-</sup> Six-week enrollment period applies to both federally-facilitated marketplace states (FFMs) and state-based marketplaces (SBMs).

## Marketplace Plan Renewal Flowchart for 2020 Coverage

Was your client enrolled in a qualified health plan (QHP) in 2019?

### NO.

Eligible clients can choose and apply for a QHP during Open Enrollment.



Even if the client is not eligible for as much financial help in 2020, s/he can review plans to compare costs and coverage for medications and services. RWHAP remains available to ensure coverage completion and may be able to help cover remaining premium and out-of-pocket expenses.



Tell your clients that the Marketplace mails a *Health Insurance Marketplace Statement* each February with information they will need to complete Form 8962, which is a form that will get submitted with their tax return.

#### **TERMS TO KNOW**

## QHP (QUALIFIED HEALTH PLAN)

A health insurance plan that is approved by and sold in the Marketplace.

#### PTC (PREMIUM TAX CREDIT)

Tax credit applied to premium costs of a QHP to help pay for health coverage.

## CSR (COST SHARING REDUCTION)

A discount that lowers out-of-pocket costs for health insurance.

#### ELIGIBILITY DETERMINATION

When the Marketplace uses the client's tax information to calculate the client's financial assistance.

## YES.

Most clients will automatically be re-enrolled in coverage, with the exception of discontinued plans. Whether or not renewal is automatic, clients should log into their Marketplace application to compare plan options. Clients can select a new plan during Open Enrollment and update their income and household information.

Use the ACE TA
Center's Health
Care Plan Selection
Worksheet to help

plan for them.

Use the ACE TA
Center's PreEnrollment Worksheet
to help clients prepare
for their first visit with an

enrollment assister.

clients find the best

NO.

If plan is discontinued at the end of 2019, the client may be auto-enrolled in a similar plan from the same insurer if one is available. If the insurer is leaving the Marketplace, the client may be auto-enrolled in a similar plan from another insurer. Encourage clients to examine **any new plan** carefully to ensure it still meets their needs. If a similar plan is not available, auto-renewal will not occur unless s/he actively chooses a new plan.

2

NO.

Clients must file a tax

that they receive a PTC/

CSR to continue to be

eligible for future PTC/

CSRs. Clients who were

enrolled for the first time

PTC/CSR will need to file

their 2019 taxes in 2020.

in 2018 and received a

return for every year

Is your client's QHP available in 2020?

YES.

Even if your client's same plan is offered in 2020, encourage him/her to review new plan options to compare costs and coverage options, and see if s/he qualifies for financial help to lower the price of a new plan.

Did your client
receive financial
assistance, such as
premium tax credits
(PTCs) and/or costsharing reductions

(CSRs), in 2019?

### YES.

The Marketplace will use the client's tax information to calculate the amount of PTCs or CSRs the client is eligible for in 2020.

Did the client file taxes this year?

#### YES.

Great! Clients who filed the previous years' taxes will have an automatic redetermination of their PTC/CSR in the new year.



See Tax Credits and
Cost Sharing: Federal
Support for Health
Insurance for
more information.

Did the client authorize the collection of tax data from the IRS in 2019?

## NO.

Tell your clients that without updated tax data, current financial help in the form of PTCs and CSRs will end on 12/31/19.

YES.

The Marketplace will use the client's tax information to calculate the amount of PTCs or CSRs the client is eligible for in 2020.

### NO.

The client can apply for help paying for premiums and out-of-pocket expenses in 2020. Clients with incomes up to 400% FPL may be eligible for PTCs. Clients with incomes up to 250% FPL may also be eligible for CSRs.

#### Marketplace Plan Renewal Flowchart

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