2021 Marketplace Plan Renewal Flowchart

Are you or your staff helping clients enroll or renew health care coverage for 2021? This guide provides a timeline for enrollment and renewals for 2021 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.

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.

An important message about Open Enrollment and plan renewals:
• Clients who will change plans must enroll by December 15, 2020 in most states* to avoid a gap in coverage and ensure that their new plans begin on January 1, 2021.

Open Enrollment Timeline for 2021 Marketplace Coverage*

Nov. 1, 2020

Open Enrollment Starts

Dec. 15, 2020

Open Enrollment Ends

Jan. 1, 2021

2021 Plan Year Coverage Begins

* 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.

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

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The ACE TA Center helps Ryan White HIV/AIDS Program recipients and subrecipients support their clients, especially people of color, to navigate the health care environment through enrollment in health coverage and improved health literacy. www.targethiv.org/ace
Marketplace Plan Renewal Flowchart for 2021 Coverage

1. Was your client enrolled in a qualified health plan (QHP) in 2020?
   - **NO.** Eligible clients can choose and apply for a QHP during Open Enrollment.
   - **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.

2. Is your client’s QHP available in 2021?
   - **NO.** If plan is discontinued at the end of 2020, 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.
   - **YES.** Even if your client’s same plan is offered in 2021, 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.

3. Did your client receive financial assistance, such as premium tax credits (PTCs) and/or cost-sharing reductions (CSRs), in 2020?
   - **NO.** The client can apply for help paying for premiums and out-of-pocket expenses in 2021. 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.
   - **YES.** The Marketplace will use the client’s tax information to calculate the amount of PTCs or CSRs the client is eligible for in 2021.

4. Did the client file taxes this year?
   - **NO.** Clients must file a tax return for every year that they receive a PTC/CSR to continue to be eligible for future PTC/CSRs. Clients who were enrolled for the first time in 2019 and received a PTC/CSR will need to file their 2020 taxes in 2021.
   - **YES.** Great! Clients who filed the previous years’ taxes will have an automatic redetermination of their PTC/CSR in the new year.

5. Did the client authorize the collection of tax data from the IRS in 2020?
   - **NO.** 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.
   - **YES.** The Marketplace will use the client’s tax information to calculate the amount of PTCs or CSRs the client is eligible for in 2021.

**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.

**TIP**
- Even if the client is not eligible for as much financial help in 2021, 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.

**TIP**
- Tell your clients that the Marketplace Center’s Health Care Plan Selection Worksheet can help clients find the best plan for them.

**TIP**
- Use the ACE TA Center’s Pre-Enrollment Worksheet to help clients prepare for their first visit with an enrollment assister.

**TIP**
- Even if the client is not eligible for as much financial help in 2021, 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.

**TIP**
- Tell your clients that the Marketplace mail 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.

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

**Maroon link:**
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