



Broker Bulletin

April | 2022

Broker Services

321.434.5265

HFBroker@HF.org

[hf-](https://www.hf-brokers.com)

[brokers@plusoscar.co](https://www.hf-brokers.com)

[m](https://www.hf-brokers.com)

Commissions

For plan year 2021 and prior

Commissions@HF.org

For plan year 2022 and beyond

hf-broker

[commissions@plusosc](mailto:commissions@plusoscar.com)

[ar.com](mailto:commissions@plusoscar.com)

Broker Support Line

Local: 321.434.4945

Toll Free: 877.693.6489

Special Enrollment Period for Advance Payments of the Premium Tax Credit

The Centers for Medicare and Medicaid Services (CMS) has implemented, effective March 2022, a Special Enrollment Period (SEP) for advanced payments of the premium tax credit (APTC) eligible consumers with a household income at or below 150% of the Federal Poverty Level (FPL). For additional details, feel free to reference the attached [CMS TIP sheet](#) and HealthSherpa's [overview](#).

What does this mean? As of today, you can enroll or change existing plans for eligible clients through this new SEP year-round.

≤ 150% Federal Poverty Level SEP - Enroll year-round

Family Size	150% FPL
1	\$19,320
2	\$26,130
3	\$32,940
4	\$39,750

Important points of this new SEP:

- More opportunities for certain low-income consumers to obtain coverage
- Available March 18, 2022, through December 31, 2022
- Available in states that operate under the Health Insurance Marketplace® and use HealthCare.gov.
- Eligible consumers qualify as long as they are APTC-eligible and have an expected household income that does not exceed 150% FPL.
- Eligible consumers of this SEP do not have a deadline and can enroll or make a change all year-round.

How does this SEP work?

- Consumers must select a plan before the end of the calendar month when they submit or update their application, for their coverage to start on the first of the next month. For example, if a consumer submits a new or updated application on April 30 and chooses a plan, coverage will begin on May 1.
- Consumers who qualify for the 150% SEP don't need to submit documentation to confirm their SEP eligibility, however these consumers are still required to submit documentation to the Marketplace to keep their APTC-eligible financial help.
- Consumers may change plans under this SEP once per month, as long as the consumer maintains APTC-eligibility and a projected household income at or below 150% FPL. Keep in mind that changing plans may ultimately cost consumers more because their annual deductible amounts, cost-sharing, or other out-of-pocket expenses may reset.

REMINDER: Making Individual and Family Plan (IFP) Payments

The [Broker Portal](#) will allow you to review payment status and make IFP payments. See the [Making a Payment](#) guide for easy reference of the below payment processes.

- Making one-time payments on behalf of the member
- Save a member payment method
- Enroll members in autopay

If you have any questions, please contact the Individual and Family Plans sales team at HFHPIndividualSales@HF.org or our Individual and Family Sales Liaison, AnnMarie Chapman at AnnMarie.Chapman@HF.org or 321.434.4726.

We value and appreciate your partnership.

Health First | HFBroker@HF.org



Health First Health Plans | 6450 U.S. Highway 1, Rockledge, FL 32955

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4/12/22, 2:00 PM

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