

For brokers and producers only

Date: April 29, 2021

Market: **Individual**

American Rescue Plan Premium Subsidy Expansion, Subscriber Communications

On March 11, 2021, President Biden signed a \$1.9 trillion COVID relief bill, the American Rescue Plan Act (ARP) of 2021 (HR 1319), into law. The law includes several provisions for individuals and families, including increased and expanded individual market health insurance premium subsidies. Some CareFirst subscribers may now qualify, even if they hadn't been eligible in the past.

Individual subscribers must contact their broker or visit their state's exchange to determine eligibility and enroll in an exchange plan to receive the premium subsidy. Their current CareFirst plan will be available on the Maryland, Washington, D.C. and Virginia exchanges. And any payments made for covered healthcare expenses this year will remain applied to their annual deductible and out-of-pocket maximum. However, these payments will take some time to be reflected in *MyAccount*.

Subscribers with a plan purchased directly from CareFirst will need to contact their broker or visit their exchange to provide required information, including income, create an account and apply for an exchange plan. Subscribers who purchased a plan on the exchange, should log in to their exchange account and update their annual income.

Subscribers can learn more or access their exchange account at:

- Maryland – www.marylandhealthconnection.gov
- Washington, D.C. – www.dchealthlink.com
- Virginia – www.healthcare.gov

Because subsidy eligibility is determined by the state exchanges, the CareFirst service team is unable to assist with subsidy estimates or enrollment in any of the exchange plans. Contacting the exchange is the quickest way for subscribers to determine their eligibility and begin receiving a lower monthly premium.

CareFirst is communicating by email and postal mail to individual subscribers more details on how to check premium subsidy eligibility and enroll in a plan on their exchange:

- April 14, 2021 – emails to subscribers in Maryland and Virginia who have provided an email address and consent to electronic communications.
- April 23, 2021 – emails to subscribers in Washington, D.C. who have provided an email address and consent to electronic communications.
- April 23-29, 2021 – mailed letters to all subscribers who have not provided consent to electronic communications.

For more information

If you have any questions, please contact your broker sales representative.