

## COVID RULES: Coverage through HealthSource RI

The American Rescue Plan (ARP) made a number of changes that temporarily increase and expand eligibility for premium tax credits to buy health insurance purchased through HealthSource RI (HSRI) that make coverage more affordable. There is also a **new open enrollment** period for people who are uninsured (or for whom enrollment in a HSRI plan would be more affordable than current coverage).

### Subsidies newly available for people with income above 400% FPL.

People with income above 400% FPL are now eligible for premium subsidies. They contribute no more than 8.5% of household income toward purchase of a benchmark plan.

This makes insurance much more affordable especially for older adults. For example: A 64-year-old with income of \$51,041 can purchase a plan through HSRI for \$4,394 for the year, with newly available tax credits. Prior to ARP, this person was ineligible for help paying for insurance because income was above the 400% cut off – and would need to pay the full \$12,698 for annual coverage.

### No premium for people with income below 150% FPL.

People with income less than 150% FPL or less (see limit in chart below) do not need to contribute anything to purchase a silver plan through HSRI. The average deductible for a silver plan for a purchaser with 150% FPL income is \$177/year. HSRI has adjusted premiums to reflect these changes for people already enrolled in coverage.

Household size	Yearly Income	Monthly Income
1	\$19,150	\$1,610
2	\$26,130	\$2,178
3	\$32,940	\$2,745
4	39,750	\$3,313

### Reduced premiums for people at all income levels

Premium tax credits have been increased for all people buying coverage through HSRI. For example, people with income of 200% FPL had been required to contribute \$1,664 toward the cost of a benchmark plan for 2021. Under ARP they pay just \$510. HSRI has adjusted premiums to reflect these changes for people already enrolled in coverage. *These 3 changes are in effect for the current year (2021) as well as for 2022 and could continue depending on Congressional action.*

### No premium for people who have received Unemployment benefits in 2021

Individuals who have received Unemployment benefits at any time in 2021 and for any length of time are eligible to purchase a silver plan with no premium. This premium benefit ends on December 31, 2021. HSRI has adjusted premiums to reflect this change for people already enrolled in coverage.

### Special enrollment period – through August 15, 2021

Uninsured individuals can purchase coverage through HSRI through August 15, 2021. To have coverage starting August 1, the person must pick a plan and pay for coverage by July 23.

To have coverage starting September 1, the person must pick a plan and pay for it by August 15. Thereafter, an individual can enroll in HSRI-coverage for 2021 if they have a life event such as losing a job and employer-based coverage, having a baby, moving to the state.

Open enrollment for coverage starting on January 1, 2022 will start on November 2021.

### To enroll in coverage:

Call the Contact Center at 1-855-840-4774 to apply over the phone. See and speak with a Navigator in your community visiting <https://healthyrhode.ri.gov/HIXWebI3/DisplayNavigatorSearch> or call 2-1-1.

You can also contact **RIPIN** for assistance (401-270-0101).