

After Open Enrollment: 2020 Tax Season Considerations and Continuity of Insurance Coverage

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Presentation Outline

- Premium Tax Credit Reconciliation
- Addressing Churn and Maintaining Access During COVID-19
- COVID-19 Financial Assistance
- ACE TA Center Tax Filing and Enrollment Resources

Premium Tax Credit Reconciliation

Advance Premium Tax Credit (APTC) Life Cycle

Step One: Marketplace Application

- Demonstrate financial eligibility for premium tax credit in Marketplace application. Individuals may apply for **advance** premium tax credit based on projected annual income

Dates: November 1 – December 15 in FFM states (SBM states may have an extended Open Enrollment period)

Step Two: Report Income Changes

- Report changes in income to Marketplace that will impact APTC amount
- Report changes in tax household size that will impact APTC amount

Dates: January 1 – December 31 (tax year)

Step Three: File Your Federal Taxes!

- Individuals receiving APTC MUST file federal taxes for year in which they received the tax credit
- IRS will determine if individual received the right amount of APTC during the year

Dates: By April 15

Tax Forms Relevant to AIDS Drug Assistance Programs (ADAPs)

Tax Form	Description
Form 1095-A	Form generated by the Marketplace and sent to anyone receiving APTC
Form 1095-B	Form sent by the insurer to the insured verifying individual had coverage
Form 1095-C	Form sent by employer to the employee verifying whether the individual had coverage
Form 8962	Addendum to tax return documenting APTC reconciliation

Reconciling APTCs

Form 1095-A: Tells you how much the individual actually received in APTCs throughout the year (by month)

Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			

Reconciling APTCs

Form 8962: Tells you how much the individual should have received in APTCs and allows for calculation of any overpayment or underpayment

24	Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here	24	
25	Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here	25	
26	Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Schedule 3 (Form 1040), line 8. If line 24 equals line 25, enter -0-. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27	26	REFUND OWED TO INDIVIDUAL
Part III Repayment of Excess Advance Payment of the Premium Tax Credit			
27	Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here	27	
28	Repayment limitation (see instructions)	28	
29	Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Schedule 2 (Form 1040), line 2	29	LIABILITY OWED TO IRS

Reconciling APTCs

SCHEDULE 2 (Form 1040)		Additional Taxes		OMB No. 1545-0074	
Department of the Treasury Internal Revenue Service		<p>▶ Attach to Form 1040, 1040-SR, or 1040-NR.</p> <p>▶ Go to www.irs.gov/Form1040 for instructions and the latest information.</p>		<p>2020</p> <p>Attachment Sequence No. 02</p>	
Name(s) shown on Form 1040, 1040-SR, or 1040-NR				Your social security number	
Part I Tax					
1	Alternative minimum tax. Attach Form 6251				1
2	Excess advance premium tax credit repayment. Attach Form 8962				2
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17 . .				3

Schedule 2:
Enter excess
PTC from
Form 8962,
line 29

Schedule 3:
Enter net
PTC from
Form 8962,
line 26

SCHEDULE 3 (Form 1040)		Additional Credits and Payments		OMB No. 1545-0074	
Department of the Treasury Internal Revenue Service		<p>▶ Attach to Form 1040, 1040-SR, or 1040-NR.</p> <p>▶ Go to www.irs.gov/Form1040 for instructions and the latest information.</p>		<p>2020</p> <p>Attachment Sequence No. 03</p>	
Name(s) shown on Form 1040, 1040-SR, or 1040-NR				Your social security number	
Part I Nonrefundable Credits					
1	Foreign tax credit. Attach Form 1116 if required				1
2	Credit for child and dependent care expenses. Attach Form 2441				2
3	Education credits from Form 8863, line 19				3
4	Retirement savings contributions credit. Attach Form 8880				4
5	Residential energy credits. Attach Form 5695				5
6	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____				6
7	Add lines 1 through 6. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20				7
Part II Other Payments and Refundable Credits					
8	Net premium tax credit. Attach Form 8962				8

Reconciling APTCs

Form 1040 (2020)		Page 2	
16	Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> <input type="text"/>	16	
17	Amount from Schedule 2, line 3	17	Schedule 2
18	Add lines 16 and 17	18	
19	Child tax credit or credit for other dependents	19	
20	Amount from Schedule 3, line 7	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	
23	Other taxes, including self-employment tax, from Schedule 2, line 10	23	
24	Add lines 22 and 23. This is your total tax ▶	24	
25	Federal income tax withheld from:		
a	Form(s) W-2	25a	
b	Form(s) 1099	25b	
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	
26	2020 estimated tax payments and amount applied from 2019 return	26	
27	Earned income credit (EIC)	27	
28	Additional child tax credit. Attach Schedule 8812	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Recovery rebate credit. See instructions	30	
31	Amount from Schedule 3, line 13	31	Schedule 3
32	Add lines 27 through 31. These are your total other payments and refundable credits ▶	32	
33	Add lines 25d, 26, and 32. These are your total payments ▶	33	

- If you have a qualifying child, attach Sch. EIC.
- If you have nontaxable combat pay, see instructions.

APTC Repayment Caps

Household Income	Single filers	All other filers
Less than 200% of Federal Poverty Level (FPL)	\$325	\$650
At least 200% FPL but less than 300% PFL	\$800	\$1,600
At least 300% FPL but less than 400% FPL	\$1,350	\$2,700
400% FPL or more	N/A	N/A

Source: IRS Form 8962 Instructions, Table 5

American Rescue Plan Act: Tax Credit Reconciliation

American Rescue Plan Act of 2021 (signed into law March 2021)

- Premium tax credit **repayment relief** for 2020 tax year
 - NOTE: Clients must still file and reconcile 2020 APTCs!
- **Disregard** of \$10,200 in unemployment benefits from 2020 income (may still be subject to state taxes in some states)

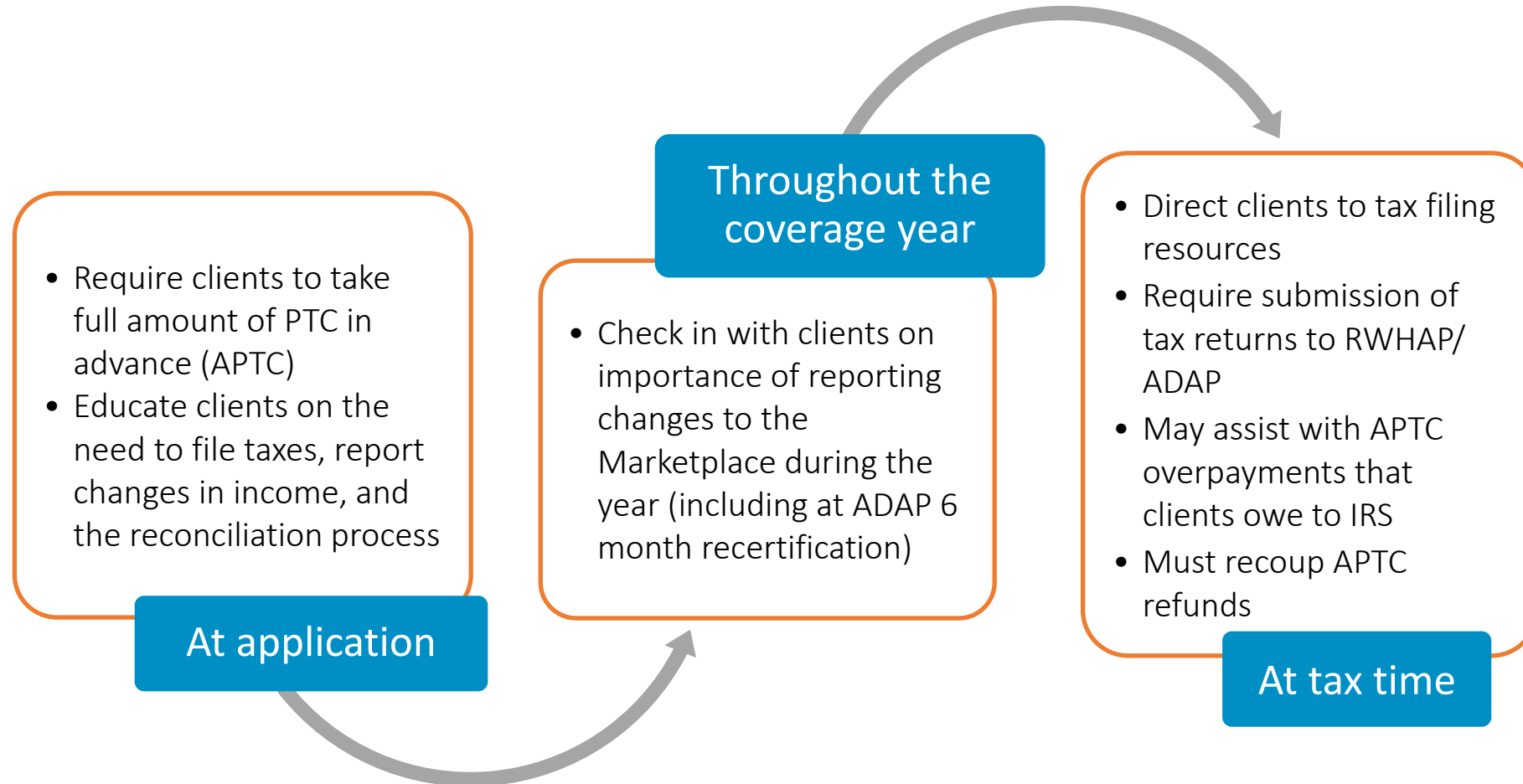
These changes are temporary and apply only to the 2020 tax year.

HRSA HAB Guidance

HRSA HAB PCN 14-01

In the event of APTC tax refund to the client	In the event of APTC liability owed to the IRS by the client
Recipients must “vigorously pursue” any excess premium tax credit a client receives from the IRS upon submission of federal tax return	Recipients may cover client tax liabilities associated with an overpayment of the premium tax credit.
Recovered premium tax credit refunds are not considered program income; recipients must use recovered refunds in the Health Insurance Premium and Cost-sharing Assistance service category in the grant year when it’s received	The payment to the IRS must be made from funds available in the year when the tax liability is due
<div>Helpful Tip: include the client’s name, SSN, tax year, and portion of tax liability to which the Ryan White/ADAP payment should be designated</div>	Recipients must develop processes to coordinate payments directly to IRS (<i>payments to clients are prohibited</i>) and may only pay the amount directly attributed to the reconciliation of the premium tax credits

Typical RWHAP/ADAP Policies Regarding APTCs



2021 Failure to Reconcile

2020 Application ID: [Application ID]

ACT NOW: YOU'RE AT RISK OF LOSING FINANCIAL ASSISTANCE STARTING JANUARY 1, 2021.

IRS records show that you haven't filed a 2019 tax return with a Form 8962 to reconcile advance payments of the premium tax credit. If you want to continue to receive financial assistance to help pay for Marketplace health coverage in 2021, you must file and reconcile as soon as possible.

- Clients who received this notice may still have APTCs in 2021 due to IRS processing delays
- Clients should:
 - Reconcile 2019 APTCs as soon as possible
 - Update Marketplace application with self-attestation
 - Ensure estimated 2021 income on Marketplace application is as accurate as possible

Addressing Churn and Maintaining Access During COVID-19

Special Enrollment Periods

Special Enrollment Periods (SEPs). Consumers may change plans or enroll in coverage outside of the annual Open Enrollment Period if they experience a “qualifying life event” such as:

- Loss of coverage, including job-based coverage
- Change in income that affects eligibility for financial assistance
- Moving out of Medicaid gap
 - applies in non-expansion states
- Release from incarceration
- Permanent move to a new coverage area

Healthcare.gov COVID-19 Special Enrollment Period

Healthcare.gov has opened a Special Enrollment Period (SEP) from February 15 – May 15.

- All Marketplace-eligible clients are eligible for the SEP.
- Clients who do not have Marketplace coverage can enroll.
- Clients who have Marketplace coverage may switch plans.
- Coverage begins the first day of the month following plan selection.
- Clients must choose a plan within 30 days of applying.
- Applies only to Marketplace plans.
 - States may choose to allow enrollment in off-Marketplace plans → check with your state DOI
- Accessible through online Marketplace application.

State-Based COVID-19 Special Enrollment Periods

All states with state-based Marketplaces have opened a Special Enrollment Period.

- **CA:** May 15
- **CO:** May 15
- **CT:** April 15
- **DC:** end of COVID-19 pandemic
- **ID:** March 31
- **MD:** May 15
- **MA:** May 23
- **MN:** May 17
- **NV:** May 15
- **NJ:** May 15
- **NY:** May 15
- **PA:** May 15
- **RI:** April 15
- **VT:** May 14
- **WA:** May 15

State-Based COVID-19 Special Enrollment Periods

State-based Marketplace COVID SEPs may vary in several ways:

- Allowing enrollment in standalone **dental** plans
- Limiting enrollment to **currently uninsured** individuals
- **Coverage effective dates** – allowing retroactive coverage and/or reducing waiting period before coverage can begin

Loss of Employer Coverage and COBRA

- Even if COBRA is available, clients may enroll in Marketplace coverage through an SEP within 60 days of losing their pre-COBRA coverage
- Voluntary termination of COBRA more than 60 days after losing pre-COBRA coverage does not trigger a new SEP
- However, clients may be eligible for an SEP if their COBRA costs change because their former employer stopped contributing

American Rescue Plan Act: COBRA

American Rescue Plan Act of 2021 (signed into law March 2021)

- Subsidizes 100 percent of COBRA premiums for some enrollees (involuntary termination or hours reduction) (April 1 through Sept. 30, 2021)
- Reopens COBRA enrollment for some individuals who missed their 60-day COBRA enrollment window

American Rescue Plan Act: Marketplace Coverage

American Rescue Plan Act of 2021 (signed into law March 2021)

- Eliminates 400% FPL income cap on tax credit eligibility (2021, 2022)
- Increases tax credits for clients who are already eligible (2021, 2022)
 - Clients with incomes below 150% FPL will have a zero-premium Silver option
- Provides maximum premium and cost-sharing assistance for individuals receiving or approved to receive unemployment benefits in 2021, including those in “Medicaid gap” (2021)

CMS Fact Sheet: [“American Rescue Plan and the Marketplace”](#)

American Rescue Plan Act: Medicaid

American Rescue Plan Act of 2021 (signed into law March 2021)

- Financial incentive for states to **expand Medicaid**
- Flexibility for states to extend **post-partum coverage**
- Flexibility for states to provide **community-based mobile crisis intervention** for individuals experiencing mental health or SUD crises
- States must cover **COVID-19 vaccines and treatment** for Medicaid enrollees with no cost-sharing
- Option to provide COVID-19 **vaccine and treatment** for uninsured
 - **16 states** are already providing COVID-19 testing to uninsured

Addressing Churn and Maintaining Access

- **Screen clients who lose employer coverage for Medicaid, Medicare, or Marketplace eligibility**
 - **Medicaid:** year-round enrollment
 - **Marketplace:** Special Enrollment Periods (SEPs)
 - **Medicare:** Part B SEP for clients who have Part A but delayed Part B enrollment because they had employer coverage
- **Caution clients against non-traditional, non-ACA compliant products**
 - E.g., short-term limited duration insurance
- **Clients may be eligible for increased APTCs/CSRs**
- **Ensure clients are not terminated from Medicaid**
 - Help clients reinstate coverage if terminated after March 18, 2020
 - Make sure clients meet redetermination deadlines
- **ADAP financial forecasting**
 - Upticks in full-pay program enrollment
 - Shifts in ADAP-funded insurance program rebate generation

COVID-19 Financial Assistance

State Unemployment Benefits During COVID-19

State unemployment benefits:

- **Regular state unemployment benefits:** up to 26 weeks of benefits in accordance with regular state UI eligibility criteria
- **Extended benefits:** additional 13 weeks (20 in some states) of benefits during periods of high unemployment

Optional federally funded programs:

- **Lost Wages Assistance (LWA)** – Additional \$300/week, **expired 12/27/20 (earlier in some states)**
- **Mixed Earner Unemployment Compensation (MEUC)** – Additional \$100/week for some self-employed claimants, **12/27/20 through 9/6/21**

Federal Unemployment Benefits During COVID-19






Program Name	CARES Act	2021 Consolidation Appropriations Act	American Rescue Plan Act
Pandemic Emergency Unemployment Benefits (PEUC)	Additional 13 weeks, through 12/31/20	Additional 11 weeks	Additional 29 weeks. Expires September 6, 2021. TOTAL: Up to 53 additional weeks.
Federal Pandemic Unemployment Compensation (FPUC)	Additional \$600/week, through 7/31/20	Additional \$300/week, beginning 12/26/20	Additional \$300/week. Expires September 6, 2021.
Pandemic Unemployment Assistance (PUA)	Up to 39 weeks, through 12/31/20 if ineligible for other UI and primary source of income affected by COVID-19	Additional 11 weeks	Additional 29 weeks. Expires September 6, 2021. TOTAL: Up to 79 weeks.

Stimulus Payments, Taxes, and Insurance Eligibility

- **First stimulus payment (CARES Act):**
 - Up to \$1200 for single filers / \$2400 for joint filers
 - Plus \$500 per child under age 16
- **Second stimulus payment (COVID-Related Tax Relief Act of 2020):**
 - Up to \$600 for single filers / \$1200 for joint filers
 - Plus \$600 per child under age 16
- **Third stimulus payment (American Rescue Plan Act):**
 - Up to \$1400 for single filers / \$2800 for joint filers
 - Plus \$1400 per dependent of any age

Tax filers who did not receive full stimulus payments in 2020 can claim Recovery Rebate Credit on 2020 tax return.

COVID-19 Financial Assistance, Taxes, and Insurance

Type of Assistance	Taxable?	Included in Medicaid income?	Included in Marketplace income?
State UI benefits	 All unemployment benefits are subject to federal income tax, and state income tax in most states.		 All unemployment benefits are included in Marketplace income.
Federal Pandemic Unemployment Compensation (FPUC)			
Pandemic Unemployment Assistance (PUA)			
Lost Wages Assistance (LWA) (expired in 2020)			
Mixed Earner Unemployment Compensation (MEUC)			
Three stimulus payments			

29

ADAP eligibility criteria may vary.

ADAP Considerations for Tax Season

- Remind clients to [file their taxes and reconcile](#) APTCs
- Educate clients about the importance of [reporting income changes during Open Enrollment](#) and *throughout the year*
- [Screen clients](#) for insurance eligibility as financial circumstances change during COVID-19
- Develop policies and procedures for [how ADAP will approach](#) potential APTC overpayments and underpayments
- Refer clients for professional [tax advice](#) when needed
 - IRS [resources](#) for free tax assistance: Volunteer Income Tax Assistance (VITA), Tax Counseling for the Elderly (TCE), IRS Free File

Additional Resources

- Health Reform Beyond the Basics, “Tips for Assisting Consumers During the COVID SEP”
 - <http://www.healthreformbeyondthebasics.org/wp-content/uploads/2021/02/Quick-Tips-2.21.pdf>
- Health Reform Beyond the Basics, “Renewals”
 - <http://www.healthreformbeyondthebasics.org/oe8-webinar-auto-renewal/>
- NASTAD COVID-19 Updates & Resources
 - <https://www.nastad.org/resource/covid-19-updates-and-resources>
- OnTAP Resource Bank COVID-19 resources
 - <https://ontap.nastad.org>
 - Share materials from your state via email directly to Mahelet Kebede (mkebede@NASTAD.org)
- HRSA HAB COVID-19 Frequently Asked Questions:
 - <https://hab.hrsa.gov/coronavirus/frequently-asked-questions#aids-drugs>
- ACE TA Center
 - <https://targethiv.org/ace>

ACE TA Center Tax Filing and Enrollment Resources

Access, Care, and Engagement (ACE) TA Center
Liesl Lu, March 2021





The ACE TA Center

helps organizations



Engage, enroll, and retain

clients in health coverage (e.g., Marketplace and other private health insurance, Medicare, Medicaid).



Communicate with RWHAP clients

about how to stay enrolled and use health coverage to improve health care access, including through the use of Treatment as Prevention principles.

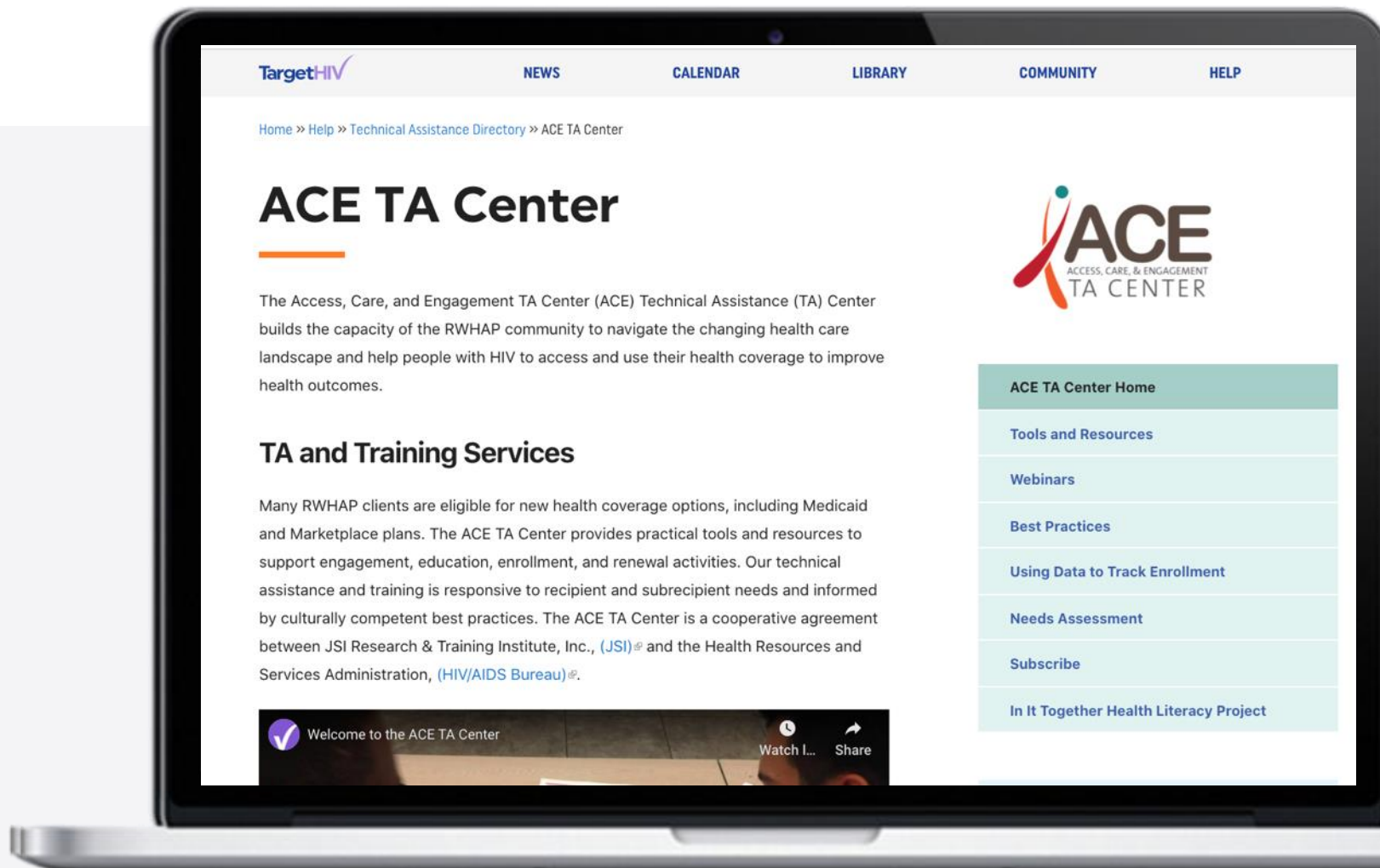


Improve the clarity

of their communication around health care access and health insurance.

FIND US AT:

targethiv.org/ace

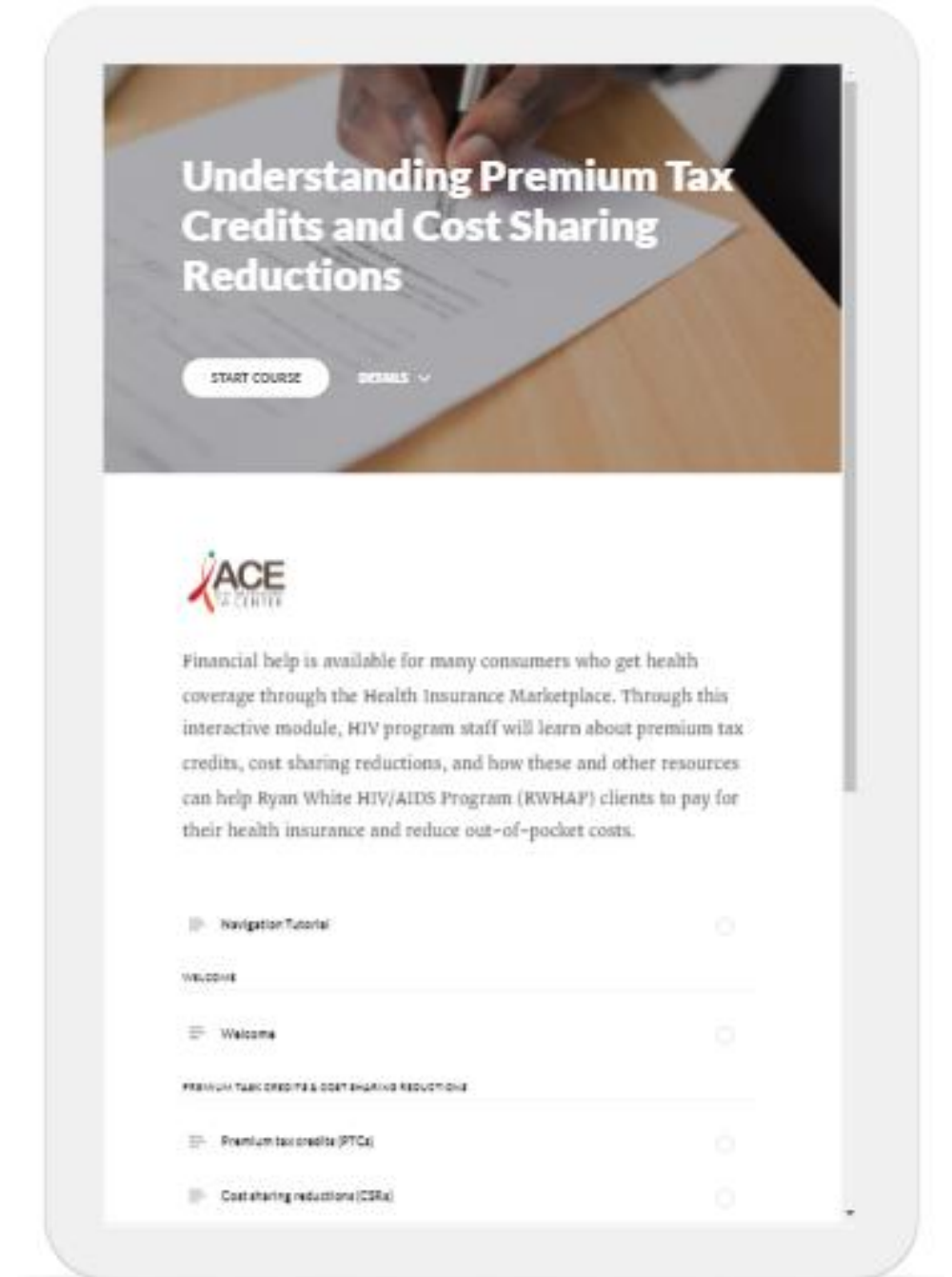


Tax filing resources for RWHAP direct service providers



Understanding PTCs and CSRs Module

- Builds HIV program staff capacity to help clients pay for health insurance and reduce their out-of-pocket costs
- Self-paced, interactive, **online course**



FAQ: PTCs and CSRs

[NEWS](#)[CALENDAR](#)[LIBRARY](#)[COMMUNITY](#)[HELP](#)[Home](#) » [Library](#) » [FAQ: Premium Tax Credits \(PTCs\) and Cost-Sharing Reductions \(CSRs\)](#)

FAQ: Premium Tax Credits (PTCs) and Cost-Sharing Reductions (CSRs)

February 19, 2021

ACE TA Center

Financial support is available for many consumers who get health coverage through the Marketplace. Learn how **premium tax credits** (PTCs) and **cost-sharing reductions** (CSRs) can help Ryan White HIV/AIDS Program (RWHAP) clients pay for health insurance.



Premium Tax Credit (PTC)

Premium tax credits help lower the cost of premiums for health coverage purchased through the Health Insurance Marketplace. Advance payments of the tax credit can be used right away to lower your monthly premium costs.

Cost-Sharing Reduction (CSR)

A discount that lowers the amount individuals and families have to pay out-of-pocket for deductibles, coinsurance, and copayments. CSRs are NOT used to pay premiums.

Financial Help & Taxes webpage

[Home](#) » [Library](#) » Financial Help & Taxes

Financial Help & Taxes

February 19, 2021

ACE TA Center

Taxes may not be fun, but they play an important role in helping make health coverage more affordable. Below is information on:

- [Tax filing for individuals with health coverage through the Marketplace](#)
- [States with individual mandates on proof of coverage](#)
- [Resources on tax filing](#)

This information is accurate for filing 2020 taxes.

Tax filing for individuals with health coverage through the Marketplace

Regardless of where they live, all clients who enrolled in health coverage through the Marketplace and received an advance premium tax credit (APTC) **must** file a federal tax return to make sure they received the amount of financial help they were eligible for, based on their actual income during the year. This process is called **tax reconciliation**.

Taxes and Health Coverage consumer resource

Taxes and Health Coverage

What you need to know if you enrolled through the Health Insurance Marketplace

Taxes may not be fun, but they play an important role in helping make your health coverage more affordable. This fact sheet helps you understand what you need to know about filing your taxes if you enrolled in a health plan via the Health Insurance Marketplace, such as HealthCare.gov or your state's marketplace website.

Did you choose to get a premium tax credit when you enrolled in coverage?

Premium tax credits help lower the cost of coverage purchased through the federal Health Insurance Marketplace or state marketplace for people with qualifying incomes. **Premiums** are the monthly bill you pay for health insurance. The premium tax credit can work in two ways:

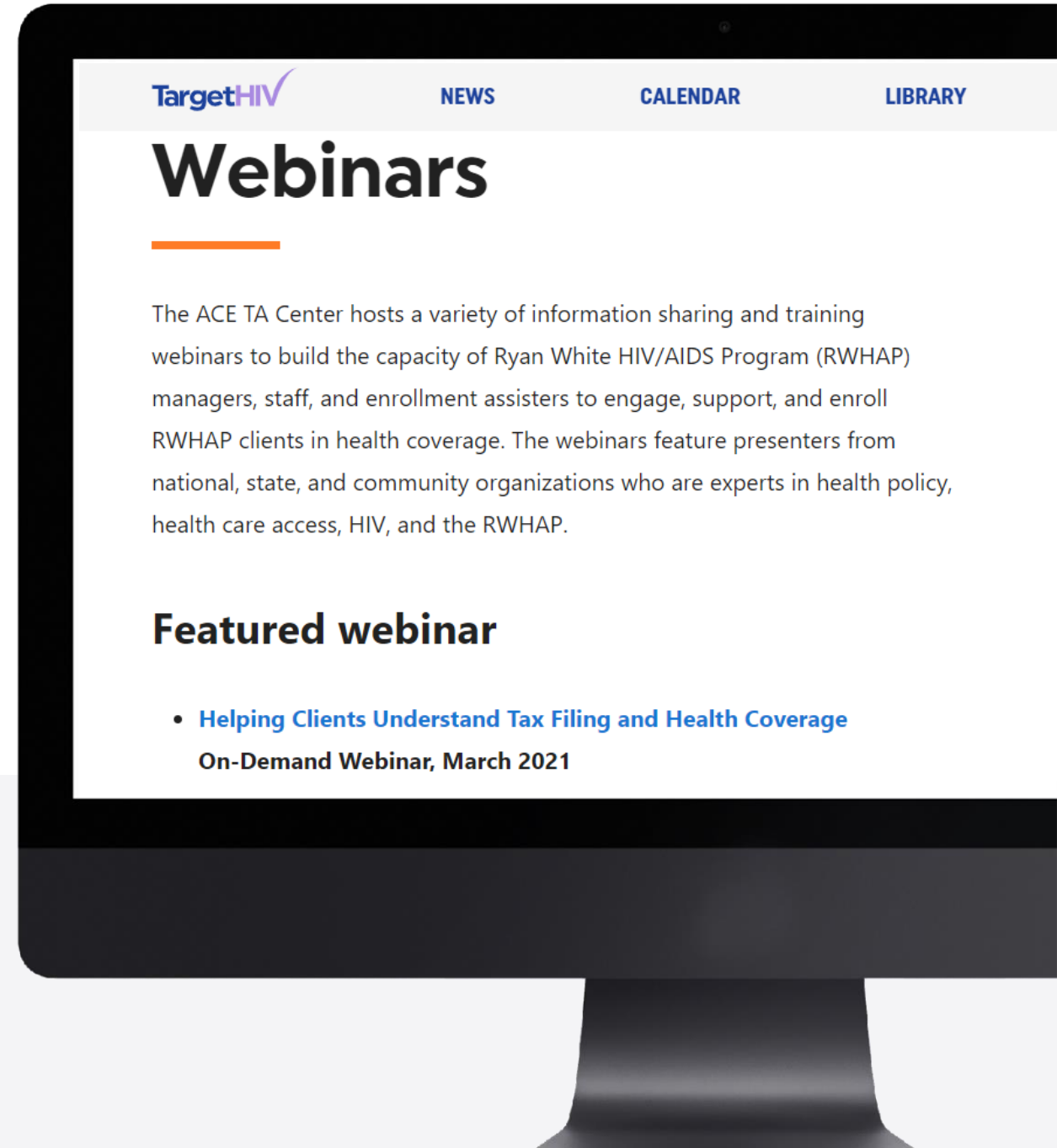
- **Get it now.** Get the credit each month you have Marketplace coverage. This is called an **advance premium tax credit**. The Marketplace sends the money directly to your health insurance company, and you pay a lower monthly premium.
- **Get it later.** You pay the total premium every month, but you get a refund on your taxes after the calendar year is over.



Helping Clients Understand Tax Filing and Health Coverage

On demand webinar
updated for 2021!

targethiv.org/ace/webinars



ACE TA Center Marketplace Enrollment Resources



Build health insurance literacy

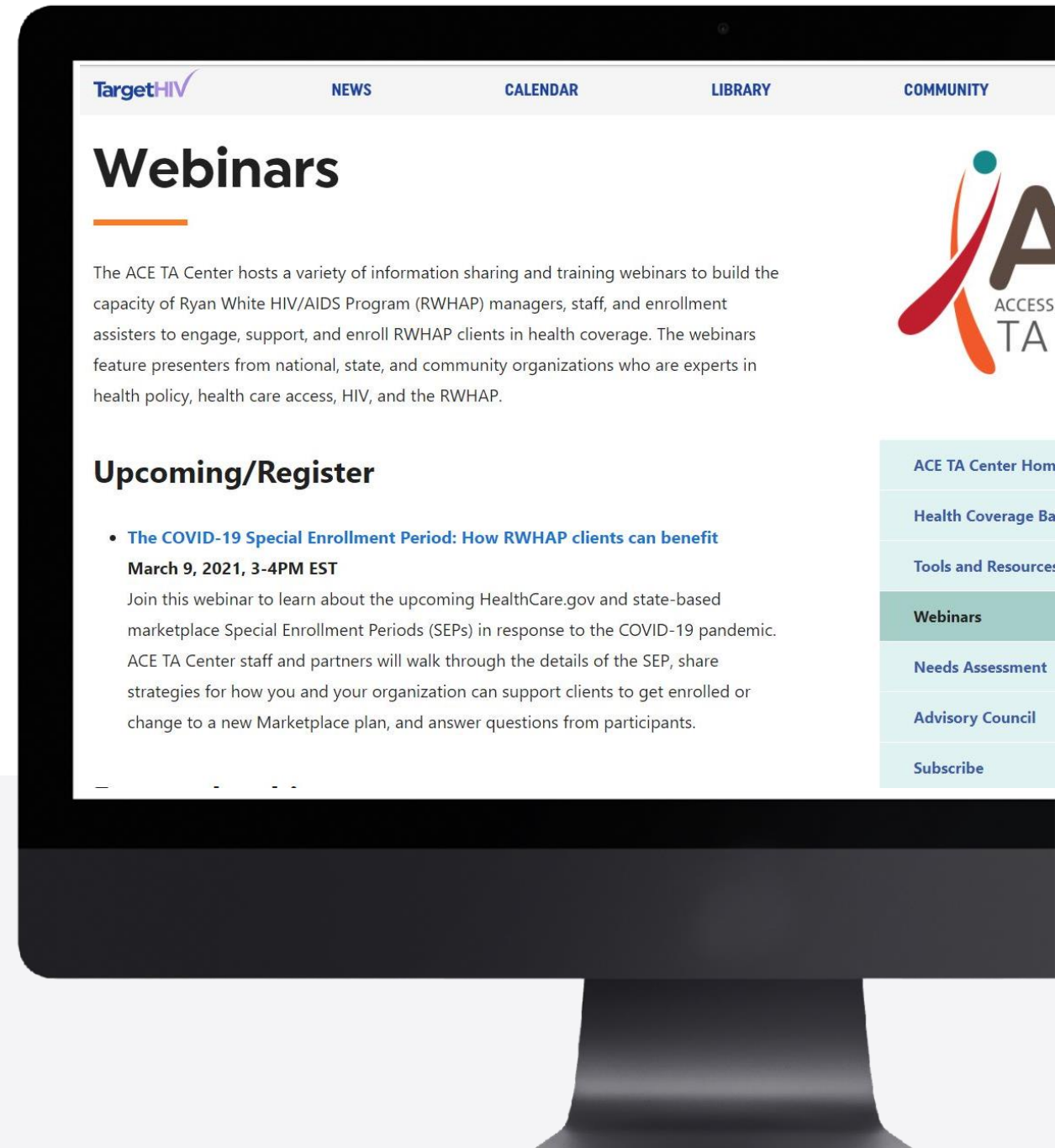
Help clients avoid gaps and make the most of their coverage

- RWHAP service providers can help clients:
 - Enroll in coverage through the COVID-19 SEPs
 - Understand how their coverage works
 - Understand how to stay covered all year long

The COVID-19 Special Enrollment Period: How RWHAP clients can benefit


How to support clients get enrolled or change plans via the new HealthCare.gov and state-based Marketplace SEPs.

targethiv.org/ace/webinars




Health insurance literacy eLearning package for staff

- [Tool](#) outlines the basics of health insurance
- Pick and choose segments based on what you want to learn




Health Insurance Literacy Training Module


[START COURSE](#) [DETAILS](#) ▼



It is important that RWHAP program staff who provide direct support to clients (e.g., case managers, front desk staff) understand the basics of health insurance literacy. Staff with strong health insurance literacy skills who are knowledgeable about key health insurance



ACE Posters



My health insurance works for me.
I compared my options and found a plan that was less expensive and still met my needs.

**Living with HIV?
Find a health insurance plan that works for YOU.**
You can get in-person help to fill out the application and find out if you're eligible.
You may qualify for financial help.

ACE
TA CENTER

The ACE TA Center helps Ryan White HIV/AIDS Program providers to enroll diverse clients in health insurance.

The persons shown in photographs on this website/resource are models and are being used for illustrative purposes only.

We can help.
Ask us about health insurance today.



My health insurance works for me.
Now that I have insurance I can get care for HIV and all my other health care needs.

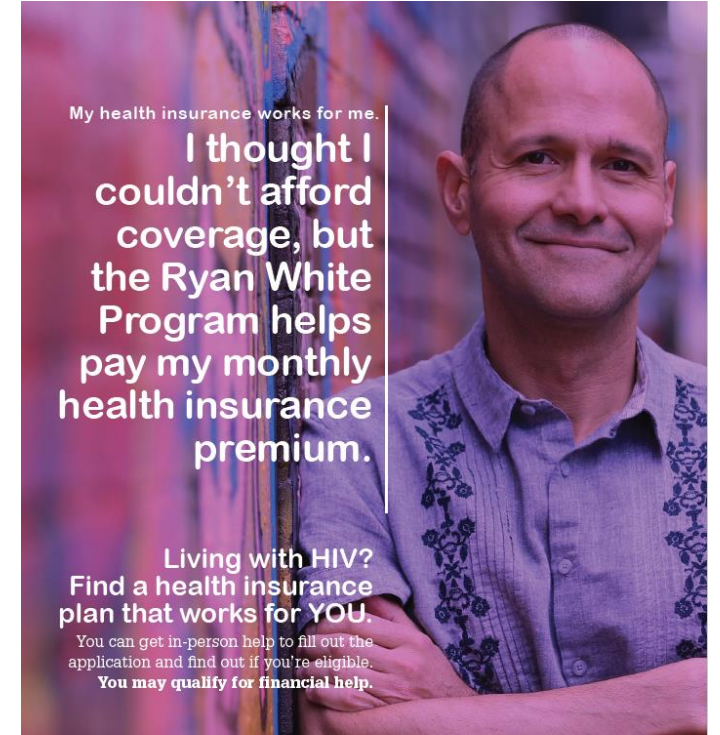
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The person shown in the photograph on this poster is a model and is being used for illustrative purposes only.

We can help.
Ask us about health insurance today.



My health insurance works for me.
I thought I couldn't afford coverage, but the Ryan White Program helps pay my monthly health insurance premium.

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You may qualify for financial help.

ACE
TA CENTER

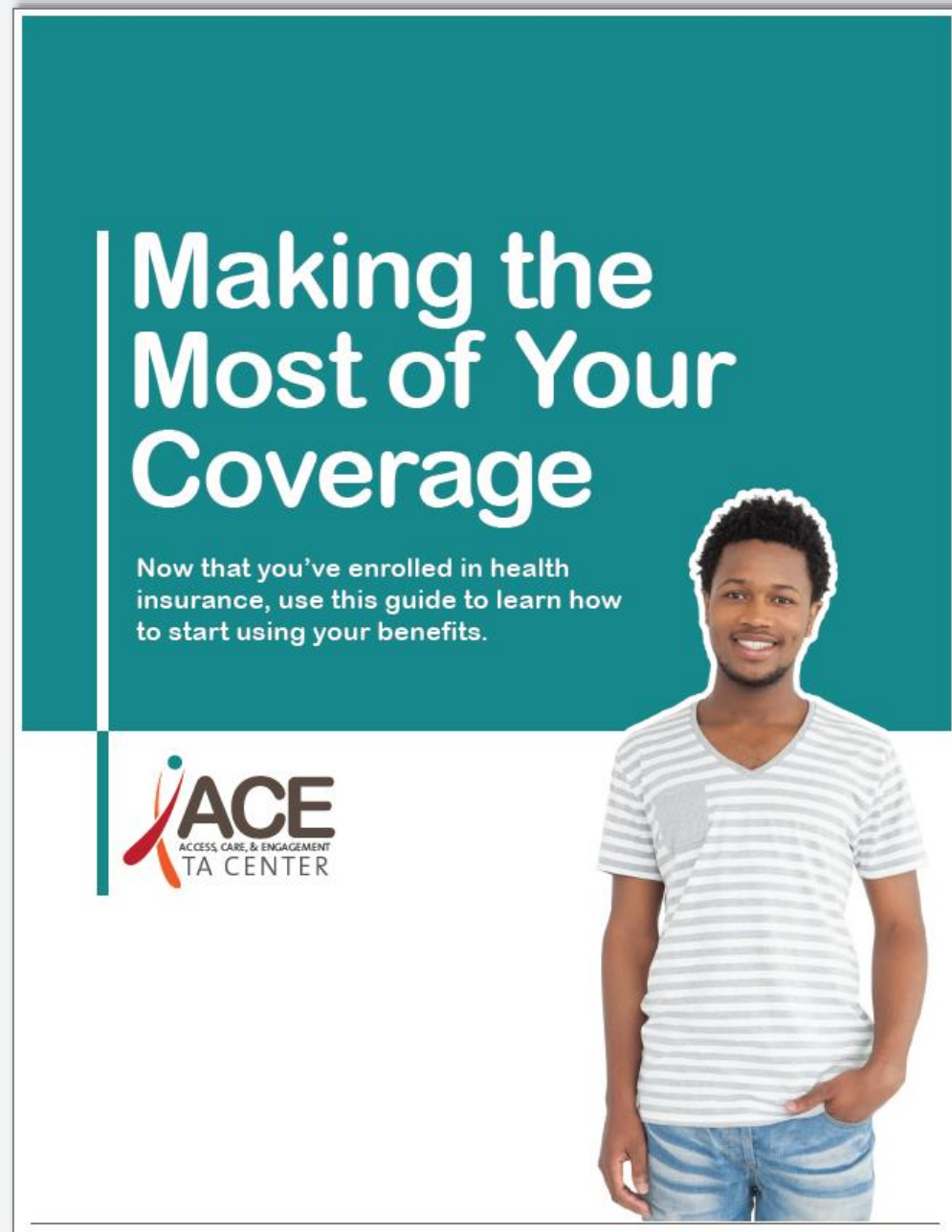
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We can help.
Ask us about health insurance today.

Making the Most of Your Coverage

Share this guide with newly enrolled clients to help them get started using their health insurance benefits



Stay Covered All Year Long

Share this guide with clients after they enroll in health insurance to help them understand what they can do to maintain their coverage.

STAY COVERED ALL YEAR LONG

Pay premiums on time

Stay Covered All Year Long

Now that you've enrolled in health insurance, make sure you keep it.

Health insurance is important because it covers all your health needs, such as HIV medications and care, free preventive care, hospital stays, and substance use and mental health services. This guide covers what you need to do to stay covered throughout the year.

Pay premiums on time 2

Report income and household changes 4

What to do if you lose coverage 6

TIP

Even if you have health insurance, stay in touch with your Ryan White Program case manager. S/he can help make sure you stay enrolled in ADAP and have access to financial help for insurance and Ryan White Program services like transportation and housing support.



WHAT DOES PREMIUM MEAN?

The amount you pay for a health insurance plan. A premium is paid monthly.

TIP

Your insurance company will send you the premium bill even if the Ryan White Program will be paying it.

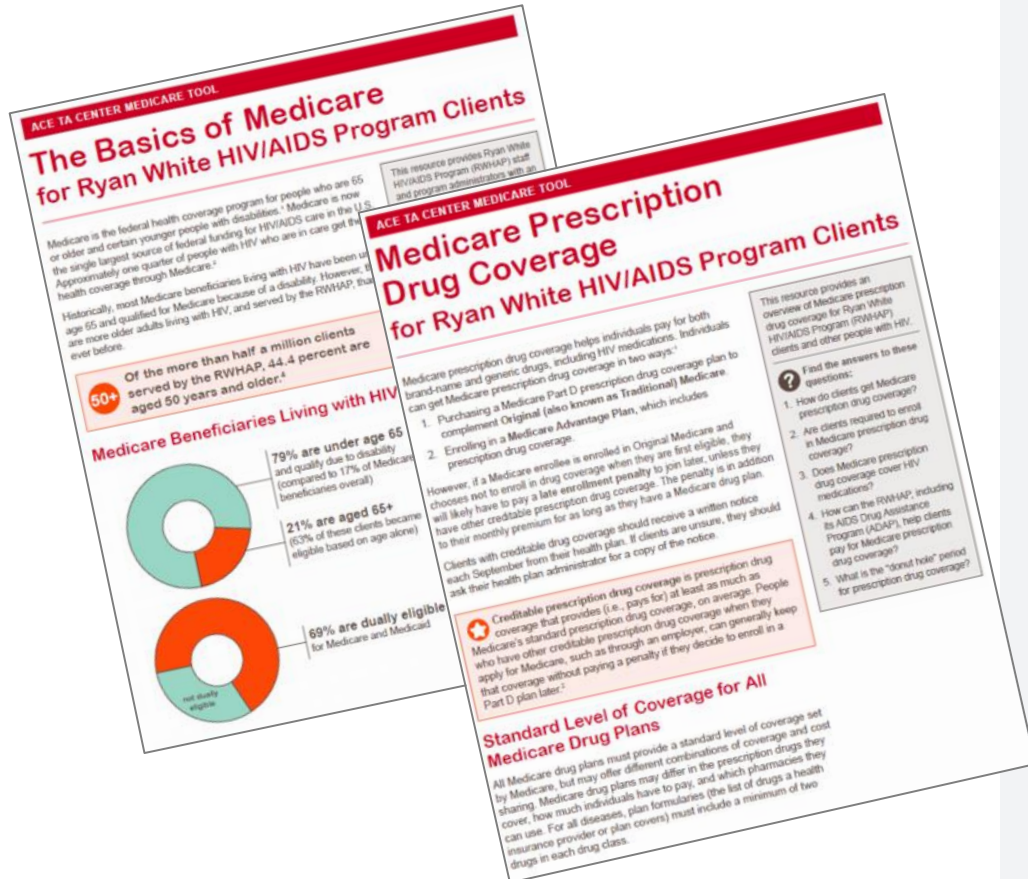


Year Long | Page 2

Revised July 2017

ACE TA Center | Stay Covered All Year Long | Page 1

Medicare resources



1. The basics of Medicare for RHWAP clients
2. Medicare prescription drug coverage for RWHAP clients
3. The Medicare enrollment process
4. Transitioning from Marketplace to Medicare
5. Medicare parts consumer fact sheet
6. Medicare enrollment assistance – SHIP program
7. Financial help for Medicare

Thank you!



[**targethiv.org/ace**](https://targethiv.org/ace)

Sign up for our mailing list, download tools and resources, and more.

Contact Us

[**acetacenter@jsi.com**](mailto:acetacenter@jsi.com)

QUESTIONS?

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