


Help Your Clients Lower Their Health Plan Premiums Each Month

ACT NOW TO TAKE ADVANTAGE OF THE AMERICAN RESCUE PLAN

The American Rescue Plan Act (ARP) is helping to rebuild the U.S. economy affected by the COVID-19 pandemic. Important parts of the ARP focus on health care coverage cost relief, and opens the market for **your clients to reduce their health plan premiums.**

- Financial help when they get their individual and family (IFP) health plan through Covered California.
- Learn if they qualify to lower their IFP health plan premium costs through new and increased subsidies.

What to know

- APR subsidies are only available through Covered California. 
 - Use CalHEERs to help your clients enroll
 - Remind clients to have all required documents ready
 - Special Enrollment Period starts **April 12th** and is available for the rest of the year
- Move any IFP off-Exchange Health Net member to an IFP on-Exchange Health Net plan and get **\$200** from Health Net.
 - Reward for re-enrolling your clients through Covered California and **keeping them with a Health Net individual plan.**
 - **Bonus = \$200** per member for IFP plan changes described above with effective date of May 1, June 1, or July 1, 2021.



Help your Health Net IFP off-Exchange clients reduce their health plan premiums each month. And, **earn a \$200 bonus per member** when you do.¹

Client advantages

- **Accrued deductibles** transferred for clients that stay with Health Net. Does not apply to members switching from PPO to HMO.
- May be able to keep their **Primary Care Physician.**
- **Continuity of Care** medical treatment for qualified members with certain serious conditions will continue.
- **Pay no more than 8.5%** of their overall household income on health plan premiums when enrolled in a Benchmark Silver Plan. (See chart)

Federal Poverty Level	Income Range for an Individual	Percent of income you may pay for premium in a Benchmark Silver Plan after Premium Assistance
100-150	\$12,760-\$19,140	0%
150-200	\$19,140-\$25,520	0%-2.0%
200-250	\$25,520-\$31,900	2.0%-4.0%
250-300	\$31,900-\$38,280	4.0%-6.0%
300-400	\$38,280-\$51,040	6.0%-8.5%
400+	\$51,040+	No more than 8.5%

(continued)

What to do

To ensure a smooth transition, be sure to advise members to:

- Check if their PCP is in the network of the new plan they're switching to.
- Select their PCP in the Welcome Center upon enrollment.
- Cancel their IFP off-Exchange plan.
 - Send a letter or email to Enrollment to avoid being double billed.
- Rest assured their auto pay will remain in place (if enrolled in auto pay).

Plus, let members know that their **member ID numbers will remain the same.**



Clients could be able to get the new or increased advanced premium tax credits **as soon as May 1, 2021.** Payments are not retroactive so urge them to act quickly!

Questions?

Call your Health Net Account Executive at



800-909-3447 Option 1

for terms and conditions and more information.

[†]Terms and conditions apply. Please download [Program Rules](#) for details.

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