

ACA Individual Market Update



Important Reminders on the American Rescue Plan (ARP)

- Pennie and Healthcare.gov have updated their websites to include new subsidy amounts.
- The COVID-SEP has been extended for both on-and-off exchange policies to **August 15th**. The Highmark Producer Portal, producer.highmark.com, will continue to accept off-exchange enrollment until **August 15th**.
- Individuals can enroll in a plan up to the last day of the month. For example, June 1st enrollments will be accepted until May 31st. Payment should be submitted at the point of sale for enrollment submitted at the end of the month; this will help to avoid any delays in ID cards.
- The fully subsidized COBRA period is being offered from **April 1st - September 30th**.
 - Pennie will offer an SEP at the end of the COBRA period. Decision from Healthcare.gov is pending.

Member Communications: Action Required

Highmark will be distributing communications to current on-and-off-exchange members to promote the expanded eligibility for Affordable Care Act (ACA) premium subsidies under ARP. Members will be directed to contact their broker for additional assistance. Communications will include your name and phone number if we have record of it in Litmos. Please update your contact information in Litmos by **May 6th**.

Litmos can be accessed directly at highmark.litmos.com. Your username should be your NPN. If you do not remember your password, follow the prompts to reset it at the log-in screen. Contact U65TrainingCertification@highmark.com for further assistance.

Resources

PA - Pennie:

Pennie offers monthly broker workgroups; register using the link below.

Broker Resources: agency.pennie.com/brokers/

Broker Support: 1-844-844-4440

[American Rescue Plan Job Aid](#)

[American Rescue Plan Talking Points](#)

DE & WV - CMS:

[American Rescue Plan and the Marketplace Fact Sheet](#)

[CMS ARP Broker Webinar Presentation](#)

IRS:

[IRS.gov/newsroom/irs-statement-american-rescue-plan-act-of-2021](https://www.irs.gov/newsroom/irs-statement-american-rescue-plan-act-of-2021)

<https://www.irs.gov/affordable-care-act/individuals-and-families/premium-tax-credit-claiming-the-credit-and-reconciling-advance-credit-payments>

Summary of Benefits and Agreements:

<https://shop.highmark.com/sales/#!/sbcs/hmbcbs>

ACA Individual Market Producer Hotline:

The Producer Hotline can assist with the following types of inquiries:

- Medical-policy
- Pre-authorization
- Eligibility for specific procedures
- Pharmacy-related claim or benefit inquiries
- Specific claim-rejection reasons
- Deductible/co-insurance requirements
- Producer Portal
- Enrollment

E-mail: Prodem@highmark.com

Phone: 1-866-602-1248