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Welcome

Good afternoon everyone. Welcome to today’s assister webinar. My name is Melissa Maclean, with the Consumer Support Group. Before we start today’s presentation, I’d like to go over a few technical details with you. All lines have been muted so that everyone can have a good learning experience. If you are listening through your computer speakers and have any audio issues, or if your slides don’t appear to be advancing, please try to refresh the webinar. Press the refresh icon that looks like two arrows. It’s the third icon in the row near the volume bar. If you continue to have issues, try to log out and back in again. Sometimes that helps to reset things. You are also always welcome to join us via telephone. Instructions are included in the alternate audio tab. If you’d like to ask a question during the presentation please do so by typing them into the “Ask a Question” tab on your screen. I’m now going to turn the webinar over to Ms. Deborah Bryant. Deborah, please go ahead.

Thank you Melissa and good afternoon everyone. Thank you for joining today's webinar call. As Melissa said my name is Deborah Bryant. I am the Director of the Division of the Consumer Advocacy and the Assister Support for the Marketplace. As a reminder, this call is intended for technical assistance and not

for press purposes. It is not on the record. If you are a member of the press, please contact our press office at press@cms.hhs.gov. Also, as a reminder, the information presented today is informal technical assistance and not intended as official CMS guidance.

Also, as a weekly reminder, webinars are recorded and posted online. So, if you'd like to revisit the webinar or share with others, please visit Marketplace.cms.gov website to access past webinar materials, the written transcript, and a video of the slide presentation. We will update the list of materials as they become available.

Before I get started, I want to also highlight that, due to the upcoming Memorial Day holiday, instead of our usual bi-weekly Friday webinar we will host our next webinar on Wednesday, May 25 at 2 PM Eastern standard Time.

We will get started with our presentations. We have two really important presentations for today, both related to important processes and related notices that some consumers will be receiving from the Marketplace fairly soon. So, the Marketplace will be working with the IRS to conduct a data re-check of consumers who have received advanced payments of the premium tax credit in 2014. What we call APTC in 2014. But, they did not file their 2014 taxes and did not reconcile their APTC. For our first presentation, we will provide an overview of the process we will be taking that affect those who failed to reconcile their 2014 taxes and APTC. Including, how the Marketplace is conducting our recheck and how the Marketplace is notifying consumers and removing APTC as appropriate. We will have an overview of how the Federally-facilitated Marketplace conducts periodic data matching for consumers who are dually enrolled in Medicaid and a qualified health plan with APTC. We will discuss why it's important to consumers and what assisters needs to know to best help consumers who received the PDM notices.

First, I'll turn it over to Michelle Koltov from the Consumer Support Group with a few important updates. Michelle?

Thanks, Deborah.

Marketplace Updates

Incarceration and the Marketplace FAQs

For our first update we want to let you know that earlier this month, CMS issued seven FAQs providing guidance on the definitions of incarcerated and incarceration – pending the disposition of charges for the purposes of Marketplace coverage eligibility. The FAQs will fully explain these in relation to various statuses an individual can have with the criminal justice system. Such as released on bail, on probation, on parole, etc. To view the FAQ document you can click on the link on your slide.

Conflict of Interest Guidance

Next earlier this week, we published guidance for assisters on how to comply with the conflict of interest requirements that apply to you. The guidance explains who in your organization needs to comply with the conflict of interest requirements, what kinds of relationships are prohibited, what kinds of relationships must be disclosed and to whom. The guidance also includes an in-depth discussion of the prohibition on receiving consideration -- with connection with enrollment and to what extent staff

members of health insurance issuers can serve as assisters. You can check out that guidance by clicking on the link on your screen and we will also include information about this in the next assister newsletter.

[Find Local Help](#)

For our last update, we wanted to let you know that, in order to best serve consumers on Find Local Help, all assister organizations should update their find local help listing by providing your current days and hours of operation as soon as possible. If you have an organizational listing on Find Local Help, the days and hours of operation should be completed, so that consumers may determine the best time to contact or visit your organization for enrollment assistance. You can make these updates by using Find Local Help tool and we've included a link on your slide.

For more information about this process, if you are a certified application counselor, you can email the CAC inbox at CACinbox@cms.hhs.gov. Or if you are a Navigator you can contact your CMS project officer.

IRS DATA RECHECK OF FAILURE TO FILE AND RECONCILE

Now we will get started with our presentation for today. So, for our first presentation we're joined by our colleague Kendra May, from the Eligibility and Enrollment team here in CCIO. Kendra will present on the IRS data re-check of failure to file and reconcile. As a reminder, if your questions throughout the presentation, please feel free to submit to them in the webinar chat feature. Kendra?

Thank you Michelle. So, you had a webinar last fall about the FTR and what our plans were going to be. I wanted to provide a little refresher before we talked about our data recheck and the consumer outreach that we are performing. So, as we know, part of the deal consumers will make with the Marketplace to get a tax credit is to reconcile this tax credits based on actual income at the end of the year through filing their taxes. Those who received APTC, but don't file taxes and reconcile APTC for the year they received it, they are considered FTR, i.e. failure to reconcile. They are no longer eligible for APTC going forward. In 2016 people were denied APTC if IRS data told us that they were FTR, that they did not file and reconcile for 2014. One of the challenges of creating a FTR process is the timing when a person files and the tax status is in FSN and that could be months. It takes between 2 to 10 weeks for the IRS to process the return. The data IRS sends us is inclusive of the returns processed to the end of the preceding months. Our data is already one month old. So, because of those data lags, we didn't want to shut off APTC for people that complied with the requirement to file, but our system didn't know it yet. So we created an attestation question on the application about people to check a box saying, I had it in 2014, I filed my 2014 taxes and I reconciled that APTC.

So, checking that box overwrite the FTR indicator from the IRS and it will allow people to continue through and remain eligible.

So, this presentation will provide an overview for you all on how we are now verifying the enrollees who attested to filing their 2014 tax return and reconciled their APTC actually did so. How we will be notifying consumers, and removing APTC as appropriate and how you all can help people find additional information.

All right. So, we are now checking up on these folks. We will be performing a recheck of IRS data for current enrollees who have APTC right now and who checked the attestation question and making sure

they actually filed. So, these are the people who told Marketplace that they filed and reconciled in 2014 and from IRS data that says they received it in 2014, but did not yet file the tax return. This is a recheck population. If we find out that they didn't file their APTC it will be removed prospectively.

Once we get information back from the IRS and we know all the applicants that still have a FTR status, we're sending these households a notice to make sure they file and reconcile 2014 APTC and if not, to file and reconcile it immediately or the Marketplace will take action to end their APTC.

One thing that is helpful for you all to know, is that, the IRS, right now is only taking paper applications for 2014 tax returns. So, that processing takes between four and eight weeks. So, that means that consumers will really need to take action to be processed by IRS by July 31. So, in August, we will check IRS data which will include returns processed through the end of July. Our data includes returns processed to the end of the preceding month. So, when we get IRS data at the end of August. If we find out if a tax filer that we sent a notice to still has not filed, the Marketplace will terminate APTC and income-based CSRs for that tax household starting October 1st. These people will be reenrolled, in their same plan, but without any APTC or CSRs. They will be sent an EDN (an eligibility determination notice) showing this new eligibility status.

Right now we are in the process of rechecking this data. And, we're going to start sending the warning notices late next week or the following week. In late August, we'll get our data from the IRS. And, we will confirm the status of the population that we sent the warning notice to. In September the Marketplace will stop APTC for those people who still have the flag and then, on October 1st, consumers whose APTC was stopped will be reenrolled without APTC. So, we will cut it off in September but it will be effective October 1st.

So, what can you do?

Mainly, we need you to encourage people to file ASAP. As early as possible, late May, early June. Protect people from losing it.

It'll take a long time for the IRS to process and it could take long time for the IRS to process. And, again, the same things that you are already doing, reminding people that even if they don't have to file usually, if they have APTC they always need to file. You can help them find their 1095A forms. Now, of course, we've passed another tax year. When they go into their online accounts, they will be able to find the 2014 and 2015 1095A forms. And we are hoping that since another tax filing year has gone by, that people have hopefully done their 2014 because they just did their 2015 taxes. So, we will continue, hopefully we don't have too many of these left, but processing any corrections or reprint request for people for 2014. And, it takes a couple of weeks for us to do the research and make sure, but we like to encourage people to look for their 1095A online. The easiest way is to have them print it themselves.

So, what you can do to help people who are unsure whether or not they are at risk for losing APTC, because they didn't file or reconcile in 2014. Encourage them to check with all the tax filers in the household. And, if they need to talk to the IRS to get that status, we have the number here. They can use the online tax assistant. One thing to note is that consumers call the Marketplace call center, we don't have access to tax information. We can't tell them if they are at risk of losing APTC if they didn't file or reconcile.

The best place to go is the IRS to get concrete information on the individual tax status.

Here is a little overview of what the website looks like. So, you go into tax forms. And it is there on the left. You just have to make sure, there's 2014 and 2015 1095A's available, they have to make sure they are going into the 2014 application. That is where they need to find that 1095A.

Here you go. A little more detail on how to find them. I can imagine you have been helping people with this stuff for 2 years now. Here are some screenshots to help you out.

And, some resources and links. That is all I have for now.

PERIODIC DATA MATCHING OVERVIEW AND UPDATES

Thank you. We will hold our questions until the end. We're joined by our colleague Kelly Brown. She will have an overview and an update on periodic data matching. As a reminder, keep submitting your questions to the webinar chat feature. Kelly?

Thank you Michelle. So, today we're also going to do another review. In the fall we ran periodic data matching also known as (PDM) and we sent out notices to the affected consumers. And we did another run this spring. As you may recall, periodic data matching is a process in which the Marketplace identifies and notifies consumers who are enrolled in Marketplace coverage. And, at the same time, they qualify for minimum essential coverage. So, we're going to go over why periodic data matching is important for consumers, how you can help consumers enroll in Marketplace coverage, resolve any issues that they may be having with PDM, and where you can find additional resources.

As I stated, the Marketplace must examine available data sources to find out who is enrolled in both Marketplace coverage with APTC or CSR's and who is also been determined eligible for MEC Medicaid or CHIP. We have to notify consumers and if they don't respond to the notices.

The PDM, just to point out, most Medicaid or CHIP are considered MEC. There are some that cover specific services such as emergency or family-planning. That would not be considered MEC. Before we continue, I'd also like to point out, for the spring PDM round, we will not be taking action to turn off consumer APTC or CSR as a result of PDM. These consumers, it will be their responsibility to come into the Marketplace and end their coverage if they have been determined eligible for or found to be enrolled in MEC Medicaid or CHIP. So, next we will talk about notifying dually enrolled consumers. The Marketplace will be mailing paper notices to the household contact for consumers who may be dually enrolled. Notices will not be posted electronically to the consumer's account. The notices will include names of consumers who are found to be dually enrolled in our data check. A warning that those consumers who are enrolled in Medicaid or CHIP minimum essential covered are not eligible for financial assistance through the Marketplace. The notice also includes instructions on how to end Marketplace coverage with APTC for those consumers who wish to do so. A note that no action is needed at the Marketplace for consumers who are not enrolled in Medicaid or CHIP, that are qualified as MEC. They can find contact information for the state or Medicaid agency, if they're not sure if they are enrolled in MEC Medicaid or CHIP or if they have other questions.

For this round of PDM, consumers who are potentially dually enrolled through the Marketplace using the federal eligibility and enrollment platform, in Georgia, Maine, New Hampshire, New Jersey, and Wyoming, will not be receiving notices. So, those in all states that use the federal enrollment platform, they should encourage consumers if they have been determined for eligible for Medicaid or CHIP or if

they are found to be enrolled in Medicaid or CHIP, they should end their Marketplace coverage. If they would like to continue in Marketplace coverage after having been determined eligible or enrolled in MEC Medicaid or CHIP, they can do so but they will have to pay full price for their share of the Marketplace.

This is a sample notice of what the consumer will be receiving. As you can see, there is a bold warning at the top which says, people in your household may no longer be eligible for financial help for their Marketplace coverage. We say may no longer be eligible because, between the time we run the data and that consumer receives the notice it is possible that in those few weeks, maybe the consumer took steps on their own to end the coverage before receiving the notice. And, the state specific Medicaid or CHIP program names will be in the notice as well so that the consumer should know specifically, which entity we are referring to as not all states have Medicaid or CHIP as their Medicaid or CHIP servicing. Why is this important?

When consumers are identified as enrolled in Medicaid or CHIP through PDM or consumer with APTC reports to the Marketplace that they are enrolled in Medicaid or CHIP during the current year, the Marketplace is required to except the state's decision as valid (EDM) eligibility determination. The consumer's eligibility for APTC and income-based CSR needs to be updated to reflect this consumer is enrolled in other minimum essential coverage. So, consumers who are enrolled in MEC Medicaid or CHIP and identify it as such should return to their application in either end Marketplace coverage altogether or end Marketplace coverage with APTC if they have the intention of enrolling in a Marketplace plan but paying full price for their fair share of the Marketplace coverage.

So, here are a few tips on what you should know. How you can best help the consumer. It is possible that a consumer will contact you for help understanding the notice, for help ending the Marketplace coverage with APTC or CSR. Or if they don't think they are enrolled in Medicaid or CHIP. Just a reminder, if they don't think they are enrolled, that qualifies as MEC, it is in the best interest that they contact the state Medicaid or CHIP agency to confirm enrollment status. And if they find that they are not enrolled in Medicaid or CHIP, and qualifies as MEC, they can continue in the Marketplace coverage with their financial assistance and no action needs to be taken at the Marketplace.

For this round of PDM a consumer may also contact us if they want more information about Medicaid or CHIP or if they're not sure if benefits qualify as MEC or if they're not sure if they have been determined eligible for or if they are enrolled in MEC Medicaid or CHIP. In these cases, that have to do with eligibility and enrollment, they should contact their state Medicaid and CHIP agency. Once again, if they not been determined eligible for are not enrolled, then they do not need to take any action with the Marketplace.

A consumer may also contact an assister if they are enrolled in MEC Medicaid or CHIP if they may actually be eligible to be enrolled in Marketplace coverage with APTC or CSR. So, an example of this, but I wanted to point out that, it is possible that the consumer will experience a family size or household income change and that would make them ineligible for Medicaid or CHIP. For example, if their income goes up and no longer meet the threshold for Medicaid in their state. So, this consumer should contact their Medicaid or CHIP agency to inform them of that change and receive a redetermination of eligibility for Medicare and CHIP. If they are found to no longer be eligible than the state agency would end their coverage and then, that consumer would be able to remain in Marketplace coverage with APTC or CSR if they are otherwise eligible. And just a reminder, all life changes should be reported to the Marketplace within 30 days of the life event of the consumer to make sure that they are receiving the correct amount of financial assistance and the correct coverage for their situation.

So, a quick timeline. This May we will send notices to consumers who are found to be potentially dually enrolled through periodic data matching. And then, in the late summer to fall of 2016, we will run an additional round of periodic data matching and we will be sending out additional the notices to consumers. Finally, these are some resources that you are welcome to use if you have any additional questions.

Q&A

Great. We'll leave that resource slide up. Thank you so much for that.

So, I will take time to answer some questions before we wrap up. Will start by going back to our first presentation on the IRS data recheck FTR. Our first question, will consumers have the FTR for 2014. Will consumer be liable to repay the APTC they have received for all previous years?

That is a good question. First and foremost, this requirement, the first year that this requirement has been effective is for 2016. Last year, doesn't matter. But, as far as IRS is concerned, the Marketplace made in eligibility determination in January. So, as far as they are concerned, you are eligible and when the IRS has performed their reconciliation, the IRS will determine whether or not you'll get APTC. It will be based on what your actual income will be when you file your taxes for 2016.

What should consumers do if they believe they filed 2014 taxes and reconciled APTC, but they are still getting a notice that they haven't been done?

They should definitely reach out to the IRS to confirm tax filing status. If the IRS says you filed, then they should submit an appeal to the Marketplace. The Marketplace will ask for proof which you can get a tax filing transcript, for free, online from the IRS. The appeals group would ask for that. And, if all goes well, and they rule in your favor, APTC would be restored back to the date it was removed.

Okay. What happens to these consumers during open enrollment for 2017? Can they enroll in coverage for 2017 if they file their 2015 taxes and reconciled APTC?

Yes. A summary filed 2015 taxes, IRS has gone after them for 2014. So, as far as we are concerned, you're good to go. Once IRS starts returning the 2015 FTR flag to us, we cannot see 2014. If they filed 2015, IRS is doing something for 2014, they can go ahead with 2017. A lot of years. Very confusing. We are looking back two years.

One more question before we switch over. Do we know how many people are actually going to be affected by this? How common is this? How many people are coming to our assisters?

We don't have exact numbers. It is pretty low. This is not hundreds of thousands of people situation. We will hopefully have numbers really soon, but we don't foresee a big huge volume of people.

Okay. Great. Now we're going to switch over and do some PDM questions and come back to Kendra if we have some more time. So, our first question for Kelly and Sara, will PDM notices be provided in the language other than English and will they include taglines?

Yes. So, this is Kelly. They will be provided in Spanish as well, English or Spanish depending on the consumer's preference. There will be taglines at the end of the notice.

What if the consumer received a periodic data matching notice, but doesn't believe that they are eligible for or enrolled in Medicaid or CHIP?

The consumer should confirm with their agency and the state regarding their eligibility or enrollment status. If the agency confirms that they are not eligible for or enrolled in Medicaid or CHIP, no further action is needed by the consumer and they can continue in the Marketplace plan. If the Medicaid or CHIP agency confirms that they are enrolled or eligible for MEC, Medicaid or CHIP, the consumer should end their Marketplace coverage with APTC or CFR immediately.

The next question. In the situation where a consumer owes tax credits, what happens if the consumer is unable to pay the tax credit back?

IRS recently clarified the guidance that consumers who are eligible for or enrolled in both MEC Medicaid or CHIP, and Medicaid, cost-sharing reductions are not liable to pay back tax credits when they file taxes. When the Marketplace finds out that consumers are enrolled in Medicaid or CHIP, they are no longer eligible for APTC or CSR. These consumers need to return to the Marketplace to end the Marketplace coverage and, they should indicate that they are enrolled in Medicaid or CHIP. The system will determine them ineligible for APTC or CSR and they will be enrolled in Marketplace coverage without APTC or CSR. As a reminder, consumers are responsible for ending their coverage when they become eligible for MEC Medicaid or CHIP. However, if they choose to, they can enroll in Marketplace coverage at full cost.

What is the difference between a data matching issue notice and a periodic data matching notice? Very similar names.

So, data matching issue (DMI), occurs when a consumer completes a Marketplace application and the Marketplace cannot immediately verify, and real-time, information provided by the consumer or it finds that electronic data conflicts with information provided by the applicant. For example, a DMI is generated at the Marketplace find that a consumer who is otherwise eligible for APTC is enrolled in it. When a DMI is generated in the situation, the Marketplace will request that the consumer submit documentation within 90 days to prove that he or she is not enrolled in Medicaid or CHIP. During those 90 days a consumer will be able to enroll in or remain enrolled in a Marketplace coverage if otherwise eligible. However, if the consumer does not submit sufficient information to resolve their DMI within the requested timeframe, the Marketplace will end their APTC or CSR. And the consumer will remain enrolled in the coverage to the Marketplace, but without financial assistance.

Periodic data matching, is a process the Marketplace uses periodically during the year to identify and notify consumers who are enrolled in Marketplace coverage with APTC or CSR and may be simultaneously be enrolled in MEC Medicaid or CHIP. Consumers who received a PDM notice and are enrolled in Medicaid or CHIP should end their Marketplace coverage with APTC. If a consumer believes they are not enrolled in Medicaid or CHIP they should contact the state Medicaid agency to confirm enrollment status. If the state agency confirms that they are not enrolled, then they don't need to take any further action with the Marketplace. The consumer can continue the Marketplace plan if they are otherwise eligible. And, if the agency confirms that they are enrolled or eligible for it, the consumer will need to end their Marketplace coverage immediately.

If a consumer receives a DMI notice requesting proof that they are not enrolled in MEC Medicaid, what kind of documentation does the consumer need to provide to prove that they are not enrolled?

Consumers should submit documentation that proves the consumer is not enrolled in Medicaid or CHIP within the timeframe stated in the DMI notice. So, some of these documents may include a letter from health insurance that includes a coverage determination date. A statement of health benefits from the consumer of health insurer. Or, a letter from the consumer state Medicaid or CHIP agency. And, consumers may submit documentation will receive a notice from the Marketplace whether or not the documentation was sufficient to resolve their data matching issue. And, we just like to point out, if the consumer doesn't submit sufficient documentation within the timeframe, the Marketplace will end APTC or CSRs being used to cover the dually enrolled consumer and redetermine the APTC, CSR eligibility for remaining application members as applicable.

Great. So, we will switch back to Kendra for more questions. And then, if we have more time will come back to you Kelly.

Can consumers still access the 2014 form 1095A in order to file taxes and reconcile APTC after the Marketplace has terminated their APTC for 2016?

They can still access the 2014 form. They have to look under the 2014 application ID. And then they can file.

Okay. Are State-based Marketplaces following the same procedures?

So, under our HHS regulations, consumers who had APTC into 2014, but did not file a 2014 tax return or reconcile, are not eligible for APTC or CSR for 2016. However, SBM's have the flexibility on how they operationalize this requirement. They are not doing the same thing we are.

Okay. Is the call center able to tell consumers that they are at risk of losing APTC, because the tax filer did not file a 2014 tax return?

Unfortunately, no. The Marketplace does not have access to a consumer's tax filing status. And won't be able to tell a person whether or not they are no longer eligible to receive APTC. That information is considered federal tax information. It is protected. The IRS is really the only entity that has access to that information, besides the consumer. The call center can tell people that, failure to file is one reason that you could maybe lose APTC, so you might want to think about whether you did file.

Got it. Will consumers be able to view notices if they log into the Marketplace account?

Yes. That will be sent to the application filer, based on delivery preference. So, the updated EDM will be delivered to the consumer based on that consumer and on the online Marketplace account.

Great. What if a consumer cannot file taxes for 2014, because they are still waiting on a credited and reprinted form 1095A?

I feel bad for these people. I mean, I would encourage them to continue to try to call. We are processing corrections on an ongoing basis. The consumer should receive a response from CMS within a couple of

weeks. They should definitely keep a file, they should keep a file of the form 1095A in case the IRS has follow-up questions for the return. Hopefully we don't have too many of those left.

Now we will turn it back to Kelly and Sarah, the first question, can a consumer who is eligible for MEC Medicaid or CHIP keep their Marketplace account?

Yes. If otherwise eligible for Marketplace coverage. If a consumer wants a Marketplace plan after they have been determined eligible for Medicaid or CHIP that qualifies as MEC they will have to pay full price for their portion of the Marketplace plan.

Is there a PDM for tri-care or Medicare plans or similar to that?

This is Sarah. Currently, periodic data matching is only done for Medicaid and CHIP. There are plans in the future to do periodic data matching for Medicare. So, of course, when that is happening, we will give you education to let you know that it is coming. And, how that impacts consumers. But at the moment it is only for Medicaid and CHIP. The answer is, we do not have plans to do it for anything outside of Medicare coverage at the moment.

Okay. Then, for the next one. Could you clarify, if a consumer is eligible for Medicaid family planning, which does not cover the 10 essential health benefits, can they keep their APTC and stay on the Marketplace plan?

Yes, this is Sarah again, the notice has information on this. Generally speaking, family planning is considered limited benefits for Medicaid. And there are other forms of limited benefit Medicaid that are not considered minimum essential coverage. Therefore, consumers can be eligible for APTC and CSR's. And have Medicaid with limited benefits. So, PDM those people should not receive a notice, but if they are, for whatever reason, there is, in the notice, a link to a new resource that is live with this notice. I will read it to you. It should be available online. You can refer to that as well.

There's a note on the second page of the notice that talks about the [healthcare.gov/medicaid-limited/benefits/](https://www.healthcare.gov/medicaid-limited/benefits/) that's a new website link that has resource on the different types of Medicaid from different states and whether they are considered MEC Medicaid. That is good resource. People should check it out.

Thank you Sarah. That is very helpful. We're just looking through some questions here. Thank you for submitting these.

I think we are getting questions about retro termination type issues. Whether or not these consumers terminate the coverage retroactively. We are not offering that. They will be able to come into the Marketplace and update their application. They can end their APTC going forward or end their Marketplace going forward.

Thank you so much for that Sarah. Thank you everyone for the questions you submitted. I know we got a lot. There are more. We will follow-up with additional answers to some of those questions in an upcoming newsletter. A special thanks to our presenters today, Kendra, Kelly, and Sarah for joining us. It was really important and timely information. We really appreciate it.

Just a reminder to our audience, due to the Memorial Day holiday weekend, our next webinar will be on Wednesday, May 25th at 2 PM. As always, if you would like to sign up for the CMS weekly newsletter and webinar invitation, please send a request via the assister listserv inbox and write add to listserv in the subject line. Finally, thank you again for all of your hard work. We hope you have a wonderful weekend.