

Assister Webinar: Timely Topics

April 24, 2020

Questions and Answers

Advanced Payments of the Premium Tax Credits (APTC)

Q1: Do CARES Act payments need to be reported to the Marketplace? Do these payments impact eligibility for financial assistance through the Marketplace?

A1: The Coronavirus Aid, Relief, and Economic Security (CARES) Act calls for the IRS to make economic impact payments of up to \$1,200 per taxpayer and \$500 for each qualifying child. If a consumer gets one of these payments, they don't need to include it in the income they report on their HealthCare.gov application. These payments don't impact eligibility for financial assistance (i.e. advanced payments of the premium tax credit, or APTC, and cost sharing reductions, or CSRs) for health care coverage through the Marketplace, or eligibility for Medicaid or the Children's Health Insurance Program (CHIP). For more information, visit [IRS Coronavirus Tax Relief information](#).

Q2: Does unemployment compensation need to be reported to the Marketplace?

A2: All types of unemployment compensation should be reported on the Marketplace application, including new benefits created through the CARES Act. The CARES Act provides new unemployment compensation, including:

- Pandemic Unemployment Assistance (PUA): Individuals who do not qualify for regular unemployment compensation and are unable to continue working as a result of COVID-19, such as self-employed workers, independent contractors, and gig workers, are eligible for PUA benefits. PUA provides up to 39 weeks of benefits to qualifying individuals.
- The Federal Pandemic Unemployment Compensation program (FPUC): This program allows states to provide an additional \$600 per week benefit to individuals who are collecting regular UC. The CARES Act specifies that FPUC benefit payments will end after payments for the last week of unemployment before July 31, 2020.
- Pandemic Emergency Unemployment Compensation (PEUC): Consumers are eligible for UC for an extended time period, even if they had UC that ended earlier this year. The CARES Act removed earlier UC waiting periods, and added 13 extra weeks to the unemployment benefit period.
- For more information please watch [Unemployment Compensation](#).

Q3: If a consumer temporarily loses their job and their job-based health insurance and qualifies for an SEP to enroll in Marketplace coverage with APTC. The consumer then gets their job back and their job-based coverage. Will the consumer owe back the APTC amount that they received for the few months they were unemployed when they reconcile their federal income taxes?

A3: APTC is provided on a monthly basis based on a consumer's projected annual household income and whether or not they are offered affordable coverage through an eligible employer-sponsored plan that provides minimum value. If a consumer's household income for the year is more than they estimated on their application, or if the number of people in their household is fewer than originally reported, their premium tax credits or help with cost sharing might change. If a consumer doesn't report the changes, they may have to pay money back when they file their federal income tax return for the year. If a consumer's household income for the year is less than they estimated on their application, or the number of people in their tax household is more than originally reported, a consumer could qualify for more financial assistance and receive the additional amount as a tax refund. When the consumer gets their job back, it's important that they report any changes in household income and in eligibility for job-based coverage to the Marketplace as soon as possible, and if applicable, to terminate enrollment in their Marketplace plan with APTC if they've re-enrolled in job-based coverage. If they receive more APTC than they are eligible for based on changes in household income, and don't report the changes to the Marketplace, they may have to pay back APTC when they file their federal income taxes.

Data Matching Issues (DMI)

Q1. If an individual's interview with U.S. Citizenship and Immigration Services (USCIS) is canceled due to COVID-19 related delays, and he or she doesn't have a green card, what additional documentation is acceptable as proof of residency?

A1. If an individual is in the process of changing their immigration status, and has faced delays as a result of COVID-19, they should provide the documentation for their current immigration status. Expired documents can still be used through the DHS SAVE verification system to verify immigration status. For the list of acceptable documents, please visit [how do I resolve an inconsistency?](#)

Q2. What happens if a consumer submitted documents to renew their immigration status prior to COVID-19, but hasn't received a confirmation certifying their renewal? Will they lose their existing Marketplace coverage?

A2. If a consumer is in the process of renewing their immigration status, they should provide the documentation for their current immigration status. Expired documents can still be used through the DHS SAVE verification system to verify immigration status. For further information, please visit [immigration status](#).

