

## The American Rescue Plan Act & Healthcare: An Overview

## How will the American Rescue Plan expand access to coverage?

In March of 2021, Congress passed the American Rescue Plan (ARP), representing the biggest expansion to healthcare in a decade. The chance to enroll in more affordable coverage is critical for the 700,000+ Pennsylvania adults that are uninsured as of April, 2021, and are eligible for coverage through Pennie, Pennsylvania's state-operated health insurance marketplace.

## How will the American Rescue Plan make healthcare more affordable?

For Pennsylvanians that are already insured but struggling to pay for their premiums or healthcare costs, the American Rescue Plan makes healthcare more affordable:

Who Does The ARP Help?	How Does it Help?
People receiving unemployment compensation in 2021	They will receive <b>maximum financial assistance</b> through Pennie and will be eligible for a <b>\$0 silver plan</b>
People who were previously not eligible for Pennie tax credits because their income was too high	No one will pay more than 8.5% of their income on premiums. This means they will be receiving a higher tax credit every month, and may be able to switch to a better plan
All people who were eligible for, or already receiving, tax credits to lower their monthly premiums	They will see a significant increase in their tax credits, lowering their monthly premiums and making coverage more affordable
People who qualify for COBRA coverage after leaving or losing a job	COBRA will be <b>covered in full</b> for 6 months until September 2021. After, individuals will be able to enroll in a Pennie plan and receive monthly tax credits

## How will the American Rescue Plan work for you?

Pennie, Pennsylvania's new state-operated health insurance marketplace, is live with new options for increased financial assistance, and expanded coverage plans, thanks to the ARP.

Visit <u>www.pennie.com</u> and learn about how the ARP will help your family to reduce costs and make healthcare more affordable.