

For All States

Portal Message Run from 4/1 to 8/15

Great News! Premium tax credits have been increased effective April 1. Re-enroll to see if you qualify for increased savings. Even if you didn't qualify for tax credits before, you may qualify now.

The American Rescue Plan has expanded eligibility and increased subsidy amounts for the Marketplace for 2021. Visit enroll.caresource.com to find out how much your premium will go down and re-apply for coverage. You can enroll in the same plan to lower your payment, or pick a new plan with higher levels of coverage. Get more coverage at the same cost!

Multi-EXC-M-487898

ARP Email 1

Subject Line: Lower your monthly health insurance premium or increase your 2021 coverage beginning April 1.

Great News!

You can lower your monthly premium or increase your coverage beginning April 1.

The American Rescue Plan has raised the subsidy amounts for Advance Premium Tax Credits (APTC) that lower your monthly premium. Even if you didn't qualify for a federal subsidy before, you may qualify now.

You must re-apply to get a lower payment or more coverage. You cannot re-apply before April 1 to get these lower premiums.

Just 5 minutes or less at enroll.caresource.com will show you if you can get better coverage for the same cost, or lower your monthly premium on your current plan.

No matter what your financial situation is, CareSource has a Marketplace plan that will meet your needs.

All CareSource plans offer:

- **CareSource24® Nurse Advice Line**
- **\$0 Copay telehealth visits (for OH, IN, GA)**
- **Low Cost telehealth visits (for WV and KY)**
- **Fully covered preventive care services**
- **Self-Service tools through your personal portal, MyCareSource.com**
- **No cost Care Management services**
- **Easy access to information through our mobile app**
- **Coverage for all Essential Health Benefits**
- **And more.**

If you would like to talk with an agent about renewing your current plan or enrolling in a new CareSource plan, call us at 1-844-539-1733.

Please note: while CMS expects most financial changes to be proactive, there may be instances where these are done retroactively. These should not negatively affect you in any way. *If you don't use all of your APTC, you should be able to adjust for it on your 2021 tax filing.*

Multi-EXC-M-487950

ARP Email 2

Re-Enroll NOW to lower your monthly premium or increase your coverage!

Five minutes or less can save you money. You must re-apply to get a lower payment or more coverage. Visit enroll.caresource.com to find out if you can get better coverage for the same cost, or lower your monthly premium on your current plan.

No matter what your financial situation is, CareSource has a Marketplace plan that will meet your needs.

With the passage of the American Rescue Plan, you may have access to additional Premium Tax Credits. You may want to consider:

- **Moving to a Silver plan if you have a Bronze level plan now. Silver plans have an added Cost Share Reduction that can lower your out of pocket costs when using your benefits. Only Silver plans offer this cost reduction.**
- **Selecting higher level of Silver plan coverage. For example, if you currently have a Silver Low Premium plan, consider a Silver Low Deductible plan for lower out of pocket costs.**
- **A Gold plan qualifies for APTC, and offers you CareSource's highest level of coverage.**
- **Or, you can simply re-enroll in your current plan to lower your monthly premium!**

No matter whether you choose a new plan or re-enroll in your current plan, when you re-enroll with CareSource, all the money that you have accumulated toward your deductible and out of pocket maximum will be applied toward your new plan.

All CareSource plans offer:

- **CareSource24® Nurse Advice Line**
- **\$0 Copay telehealth visits (OH, IN, and GA Only)**
- **Low Cost telehealth visits (KY and WV Only)**
- **Fully covered preventive care services**
- **Self-Service tools through your personal portal, MyCareSource.com**
- **No cost Care Management services**
- **Easy access to information through our mobile app**
- **And more.**

If you would like to talk with an agent about renewing your current plan or enrolling in a new plan, call us at 1-844-539-1733 (TTY: 711).

Please note: *CMS expects most financial changes to be proactive. In instances where this is not possible, the financial changes will occur retroactively but will not negatively affect you in any way.*

WV-Multi-EXC-M-487951



Good News!

The American Rescue Plan that recently was signed into law increases the amount of Advance Premium Tax Credit (APTC) subsidy available, and raises the income level for qualification.

This means that you can LOWER your monthly premium or take a tax credit on your 2021 taxes. You can also enroll in a new plan that may give you a higher level of coverage by lowering your out of pocket costs. Either way, rest assured that CareSource has a plan that meets your needs.

Five minutes or less can save you money. You must re-apply to get a lower payment or more coverage. Visit enroll.caresource.com to find out if you can get better coverage for the same cost, or lower your monthly premium on your current plan. Even if you didn't qualify for APTC before, you may be able to get it now.

If you qualify for additional Premium Tax Credits, you may want to consider:

- Moving to a Silver plan if you have a Bronze level plan now. Silver plans have an added Cost Share Reduction that can lower your out of pocket costs when using your benefits. Only Silver plans offer this cost reduction.
- Selecting higher level of Silver plan coverage. For example, if you currently have a Silver Low Premium plan, consider a Silver Low Deductible plan for lower out of pocket costs.
- A Gold plan qualifies for APTC, and offers you CareSource's highest level of coverage.
- Or, you can simply re-enroll in your current plan to lower your monthly premium!

Whether you choose a new plan or re-enroll in your current plan, when you re-enroll with CareSource, all the money that you have accumulated toward your deductible and out of pocket maximum will be applied toward your new plan.

All CareSource plans offer:

- CareSource24® Nurse Advice Line
- No member cost telehealth visits through our Zero Cost Telehealth Partners
- Fully covered preventive care services
- First day coverage for Primary Care visits
- Self-Service tools through your personal portal, MyCareSource.com
- No cost Care Management services
- Easy access to information through our mobile app
- And more.

No matter what your financial situation is, CareSource has a Marketplace plan that will meet your needs. If you would like to talk with an agent about re-enrolling in your current plan or enrolling in a new plan, call us at 1-844-539-1733 (TTY: 711).

Please note: *CMS expects most financial changes to be proactive. In instances where this is not possible, the financial changes will occur retroactively but should not negatively affect you in any way.*

Multi-EXC-M-493393

Letter/Invoice Insert for Kentucky and West Virginia



Good News!

The American Rescue Plan that recently was signed into law increases the amount of Advance Premium Tax Credit (APTC) subsidy available, and raises the income level for qualification.

This means that you can LOWER your monthly premium or take a tax credit on your 2021 taxes. You can also enroll in a new plan that may give you a higher level of coverage by lowering your out of pocket costs. Either way, rest assured that CareSource has a plan that meets your needs.

Five minutes or less can save you money. You must re-apply to get a lower payment or more coverage. Visit enroll.caresource.com to find out if you can get better coverage for the same cost, or lower your monthly premium on your current plan. Even if you didn't qualify for APTC before, you may be able to get it now.

If you qualify for additional Premium Tax Credits, you may want to consider:

- Moving to a Silver plan if you have a Bronze level plan now. Silver plans have an added Cost Share Reduction that can lower your out of pocket costs when using your benefits. Only Silver plans offer this cost reduction.
- Selecting higher level of Silver plan coverage. For example, if you currently have a Silver Low Premium plan, consider a Silver Low Deductible plan for lower out of pocket costs.
- A Gold plan qualifies for APTC, and offers you CareSource's highest level of coverage.
- Or, you can simply re-enroll in your current plan to lower your monthly premium!

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- CareSource24® Nurse Advice Line
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- Fully covered preventive care services
- First day coverage for Primary Care visits
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- No cost Care Management services
- Easy access to information through our mobile app
- And more.

No matter what your financial situation is, CareSource has a Marketplace plan that will meet your needs. If you would like to talk with an agent about re-enrolling in your current plan or enrolling in a new plan, call us at 1-844-539-1733 (TTY: 711).

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WVOIC Approved: XX/XX/XXXX

WV-Multi-EXC-M-493393