



FREQUENTLY
ASKED
QUESTIONS

Q: How does the American Rescue Plan Act affect me?

A: More consumers will qualify for financial help to purchase coverage. If you already get tax credits, you could qualify for additional tax credits or a plan with lower out-of-pocket costs. Visit [Healthcare.gov](https://www.healthcare.gov) to shop plans available in your area.

- Current enrollees should update their accounts to receive updated tax credit results. You must log into your account at [Healthcare.gov/login](https://www.healthcare.gov/login) and reselect your current plan (or choose a new plan). Otherwise, the increased financial help will be received when you file federal taxes in 2022. **Important:** Consider how much you've paid this year towards your deductible when deciding if changing plans is best for you.
- Consumers eligible for Unemployment Insurance Benefits for any 1-week in 2021 may be eligible for zero premium coverage with low or no deductible. Visit [Healthcare.gov](https://www.healthcare.gov) to shop plans available in your area.
- Any excess 2020 tax credits owed back under reconciliation are now forgiven. For information about this tax relief, whether or not you already filed your tax return, go to: <https://www.irs.gov/newsroom/irs-suspends-requirement-to-repay-excess-advance-payments-of-the-2020-premium-tax-credit-those-claiming-net-premium-tax-credit-must-file-form-8962>
- If you lost your job or your hours were reduced, you can get free COBRA benefits from April 1-September 30, 2021. If you qualify, your employer will provide you information by May 30, 2021. Make sure you compare plans at [Healthcare.gov](https://www.healthcare.gov) to see which option is best for you.

Q: Who is eligible to purchase coverage through [HealthCare.gov](https://www.healthcare.gov)?

A: To be eligible to buy health insurance through the [HealthCare.gov](https://www.healthcare.gov), an individual must:

- Be lawfully present in the United States;
- Reside in and/or be a resident of Virginia; and
- Not be imprisoned.

Sponsored by the Virginia State Corporation Commission—Health Benefit Exchange

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[Health Benefit Exchange Website](https://www.healthbenefitexchange.com)