



HealthSource RI Enrollment Info Session



Webinar Reminders

- Use the Q&A feature to submit any questions you may have for us. Questions submitted are **anonymous** and only the host can see your questions and will answer them during the webinar.
- Attendees are not able to unmute themselves or view other attendees.
- If you are joining us via phone, please note you will not be able to see the presentation. We encourage you to visit HealthSourceRI.com/SEP to learn more about enrolling in 2022 health coverage with financial help.



Who We Are

HealthSource RI (HSRI)

- **HealthSource RI** is Rhode Island's official health coverage marketplace.
- We connect eligible Rhode Islanders to health plans that meet their needs and budget from top insurers.
- We are your only source for getting financial assistance to lower your monthly coverage cost.
 - In fact, **six out of seven HSRI customers receive financial help**, many even qualifying for coverage at no cost through Medicaid.

Rhode Island Health Center Association (RIHCA)

Since 1972, the Rhode Island Health Center Association has been the voice of community based primary care health programs. Focusing on Rhode Island's community health centers, RIHCA works to support, sustain, and strengthen community health centers so they can provide high-quality, comprehensive health care.

What are **Community Health Centers**?

- Community health centers provide access to medical, oral health, and behavioral health services to more than 21 million Americans.
- **Providence Community Health Centers, Blackstone Valley Community Health Center, and Thundermist Health Centers** are examples of health centers in Rhode Island.
- In many areas of RI, they are the only source of health care for Medicaid and uninsured patients.

Navigators & Your Health Coverage

RIHCA and **HealthSource RI** work together to connect Rhode Islanders to personalized enrollment supports through **Navigators** and **Certified Application Counselors (CACs)**.

Navigators and **CACs** are trained and certified to help connect Rhode Islanders to health insurance and provide free and unbiased 1-on-1 enrollment support to Rhode Islanders as they compare options and enroll in health coverage through HealthSource RI.

- There are 15 Navigator Agencies across Rhode Island, including community-based organizations and Rhode Island's health centers. These agencies can connect you to health coverage and other benefits.
- Navigators and CACs speak multiple languages so that Rhode Islanders can receive enrollment support in their preferred language.
 - *Not all languages are spoken, and we encourage you to review what languages are available before connecting with a Navigator.*



Coverage Through HSRI Is Now More Affordable Than Ever!

American Rescue Plan Act (ARP)

In March 2021, the **American Rescue Plan Act (ARP)** was signed into federal law. The stimulus bill includes an **increase or expansion in financial assistance** for HealthSource RI customers.

Here is what HSRI customers can expect:

- Customers who are already receiving financial assistance may **get additional financial help.**
- Customers who previously did not qualify for financial help **may now be eligible for financial assistance.**

Currently, these additional benefits will apply to health coverage for the remainder of 2022.

Special Enrollment Period Based on Qualifying Life Event

Special Enrollment Period (SEP)

HealthSource RI offers a **Special Enrollment Period** for any individual experiencing a Qualifying Life Event (QLE).

- A Qualifying Life Event includes:
 - Getting married
 - Turning 26 and aging off your parent's health coverage
 - Having a baby
 - Moving to Rhode Island
 - Losing coverage through an employer
 - ***HSRI coverage is likely more affordable than COBRA***

Important to Note

You have **sixty (60) days** following the QLE to enroll in coverage. For instance, if you moved to Rhode Island on April 1, 2022, you would have until May 30, 2022 to enroll in coverage.

Health insurance is required in the state of Rhode Island.

Remember to get covered and stay covered all throughout the year to avoid a penalty when filing your tax returns.

Special Enrollment Period Based on Household Size & Income Level

SEP Based on Household Income

Eligible Rhode Islanders who meet certain federal income and household requirements may now be eligible to enroll in 2022 coverage.

To enroll, you, or someone in your household, meets **all** of the conditions below:

1. You are eligible to enroll in coverage through HealthSource RI,
2. You qualify to receive financial assistance/ Advanced Premium Tax Credits to help lower your coverage costs, and
3. Your household income and size **does not exceed 150% of the Federal Poverty Level**

Federal Household Size & Income Level

2021 Federal Poverty Level (for use for plan coverage year 2022 QHP eligibility)							
Household/ Family Size	100%	150%	200%	250%	300%	350%	400%
1	\$12,880	\$19,320	\$25,760	\$32,200	\$38,640	\$45,080	\$51,520
2	\$17,420	\$26,130	\$34,840	\$43,550	\$52,260	\$60,970	\$69,680
3	\$21,960	\$32,940	\$43,920	\$54,900	\$65,880	\$76,860	\$87,840
4	\$26,500	\$39,750	\$53,000	\$66,250	\$79,500	\$92,750	\$106,000
5	\$31,040	\$46,560	\$62,080	\$77,600	\$93,120	\$108,640	\$124,160
6	\$35,580	\$53,370	\$71,160	\$88,950	\$106,740	\$124,530	\$142,320
7	\$40,120	\$60,180	\$80,240	\$100,300	\$120,360	\$140,420	\$160,480
8	\$44,660	\$66,990	\$89,320	\$111,650	\$133,980	\$156,310	\$178,640
Add for each additional person	\$4,540	\$6,810	\$9,080	\$11,350	\$13,620	\$15,890	\$18,160

Call HealthSource RI today at **1-855-840-4774** and see if you qualify!

HealthSource RI is Here to Help!

- Visit **HealthSourceRI.com/SEP** to learn more about all the ways you may qualify to enroll in 2022 health coverage
- Use our **live web chat on HealthSourceRI.com** to ask questions about health coverage through HealthSource RI
- **Call 211** to connect with a Navigator for 1-on-1 enrollment support via phone or Zoom.
- Call HealthSource RI at **1-855-840-4774** to learn more or to start enrolling.



Questions?



Thank you for joining us today!

Visit HealthSourceRI.com/SEP for more information