

Press release

# American Rescue Plan Lowers Health Insurance Costs for Americans Who May Have Lost Their Job

Jun 29, 2021   Affordable Care Act

As part of the American Rescue Plan (ARP) signed by President Biden, the Centers for Medicare & Medicaid Services (CMS) is again lowering the cost of health insurance and opening more pathways for Americans to obtain affordable and comprehensive health coverage. Starting July 1, 2021, consumers who received or are approved to receive unemployment compensation for any week beginning in 2021 may be able to find even lower cost plans and save extra money on out-of-pocket expenses through HealthCare.gov.

To take advantage of these additional savings, consumers who received or have been approved for unemployment compensation in 2021 need to visit HealthCare.gov to submit a new application or update their existing application to maximize the savings they can get for the rest of 2021. An average of three out of five eligible uninsured Americans can access \$0 plans after advance payments of tax credits and an average of four out of five current HealthCare.gov consumers will be able to find a plan for \$10 or less per month after advance payments of tax credits. CMS encourages current consumers who have received unemployment income for any week beginning in 2021 to update their application and enrollment between July 1 and August 15 to maximize the savings on their Marketplace coverage for the rest of the year.

“The Biden-Harris Administration is focused on providing relief to millions of families who need to access health insurance coverage because they have been impacted by job losses or underemployment during the pandemic,” said HHS Secretary Xavier Becerra. “The Administration has made it easier than ever for Americans to enroll in an affordable, comprehensive health insurance plans through HealthCare.gov thanks to the increased financial assistance provided through the American Rescue Plan. We encourage consumers who have received unemployment compensation in 2021 to visit the Marketplace to see if they qualify to save money on their health insurance premiums and out-of-pocket costs.”

“We are doing everything we can to remove financial barriers to comprehensive health care,” said CMS Administrator Chiquita Brooks-LaSure. “The American Rescue Plan provides consumers with additional savings and will make coverage even more attainable for those most in need. We welcome people who received unemployment benefits in 2021 to check out their health coverage options on HealthCare.gov on July 1.”

Additionally, as a result of the Biden-Harris Administration’s Special Enrollment Period for the COVID-19 Public Health Emergency, consumers can continue to apply for coverage, compare plan offerings, or learn if they qualify for more affordable premiums by visiting HealthCare.gov or CuidadoDeSalud.gov through August 15. Consumers can view 2021 plans and prices and submit an application to see if they are eligible for enrollment and financial assistance. If eligible, they can enroll in a plan that best meets their needs. Current enrollees should review their application, make any updates needed to their current information, submit their application, and then select a new plan or reselect their current plan to receive the increased savings under the ARP.

Consumers can also call the Marketplace Call Center at 1-800-318-2596, which provides assistance in over 150 languages. TTY users should call 1-855-889-4325. Consumers can also find a local assister or agent/broker in their area: <https://www.healthcare.gov/find-assistance/>. Consumers who live in a state with a Marketplace that operates its own platform should visit their state Marketplace website or call center for information on accessing these additional savings through their State-based Marketplace.

For more information about the Health Insurance Marketplace®, visit: <https://www.healthcare.gov/quick-guide/getting-marketplace-health-insurance/>.

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A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services.

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