

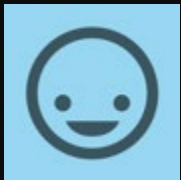
Understanding The Affordable Care Act Q&A Responses



Ed

Any idea on the talks if the subsidies are going to be permanent?

Subsidies are permanent, but we are seeing that the extended subsidies through the American Rescue Plan will fall off.



Cherry

what enrollment platform does AP use for ACA plans?

HealthSherpa



Anonymous

Do we know if the subsidies will be extended for 2023?

Extended subsidies through the American Rescue Plan will end in 2022.



Gregory

Will a person with a low-income qualify for a special enrollment period?

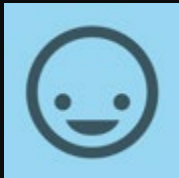
Yes. They will need a Qualifying Life Event outside of the American Rescue plan.



Luis

Will you have Florida blue?

Unfortunately, not.



Gene

I'm in PA, and we have an ACA marketplace thru Pennie.com. Would a customer pay more going through me than they would direct thru Pennie?

The policy would be identical whether they went directly or through an agent.



John

There is a lot of talk about lower subsidies and higher premiums this year. What are your thoughts?

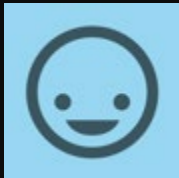
If the American Rescue Plan is not extended, we could see an increase in premiums for individuals closer to the fully subsidized level.



Karen

Can a divorce qualify for ACA?

Yes. A divorce is a Qualifying Life Event



Gene

Please send the replay out to all attendees.

The recording will be available on AgentPipeline.com shortly.