

Take advantage of the special enrollment period for health insurance and save!

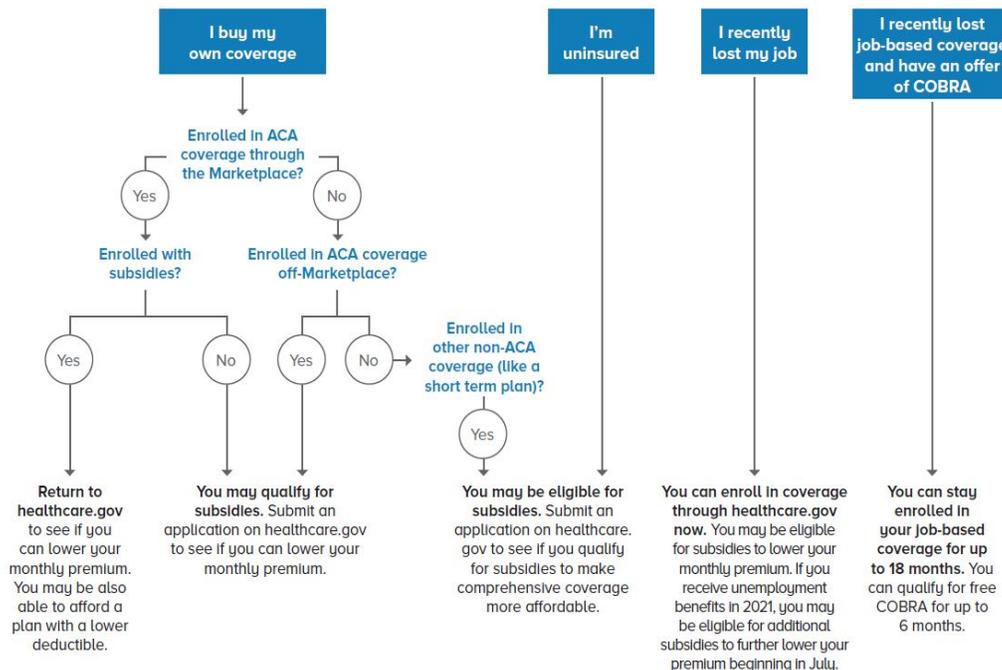
You could lower your monthly health insurance premium and/or afford a plan with a lower deductible. If you're shopping for a health insurance plan through the Marketplace—or even if you're already enrolled—you have through Aug. 15, 2021 to enroll or change your coverage.

This Special Enrollment Period has been put in place as part of the American Rescue Plan Act to assist Americans as we respond to the COVID-19 public health emergency.

Don't miss out on this opportunity to reconsider your health insurance options and select the plan that's best for you and your loved ones.

The graphic below can help you understand your options, taking into account a variety of factors.

Tax Credit Decision Tree



While you're visiting the Marketplace, make sure to review your options through Sanford Health Plan. If you have questions, our customer service representatives are ready and happy to speak with you (800) 752-5863 or memberservices@sanfordhealth.org. Visit healthcare.gov to get started today.

FAQ: Marketplace Special Enrollment Period

What is the American Rescue Plan Act?

The American Rescue Plan Act of 2021 is a \$1.9 trillion economic stimulus package approved by Congress and signed by President Joseph R. Biden. Included in this legislation—designed to help Americans recover economically from the COVID-19 pandemic—are provisions designed to make health insurance more accessible and affordable.

How does this apply to me and my health insurance options?

If you're shopping for a health insurance plan through the Marketplace—or even if you're already enrolled—you have through Aug. 15, 2021 to enroll in or change your coverage. In addition to this Special Enrollment Period, additional health care tax credits have been put in place.

What does a health care tax credit do for me?

This tax credit is designed to make health insurance more affordable by lowering your monthly premiums (the amount you pay every month for health insurance whether you access health care services or not). The Federal government has expanded the extent to which it is subsidizing (paying for) health insurance premiums purchased through the [healthcare.gov](https://www.healthcare.gov) Marketplace.

Why should I revisit Healthcare.gov?

Thanks to the additional tax credits, you may be able to afford a more robust health insurance plan and/or one with a lower deductible (the money you pay out-of-pocket before your health insurance begins covering services). This can help you save money and put money in your pocket right away.

What if I don't do anything?

If you already qualify for a health insurance subsidy, you don't have to take proactive action to receive your tax credit. In this case, if you do nothing, you'll receive your tax credit automatically during tax time in 2022. However, if you visit Healthcare.gov, you can shop for a new plan and select how and when you would like to receive your tax credit. You may qualify for additional subsidies, which can be immediately applied to your health care premiums, lowering your monthly costs right now. If you are not already enrolled or aren't accepting a health care tax credit/subsidy, you won't receive the increased tax credit on your 2021 return.

What if I have questions that aren't answered here?

We're here to help. Call our Customer Service Department at (800) 752-5863 to speak with one of our representatives.

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