



Member Stories and Testimonials Regarding Impact of ARPA-Expanded APTCs

June 9, 2022

Customer testimonials collected by state-based marketplaces and shared with the National Academy for State Health Policy.

Maryland



Mason

“For me, affordable health coverage has been everything. I love my medical health plan because I know I can attend my essential mental health and specialist appointments without worrying about large bills. This is the best health insurance I've ever had and I'm so grateful that I can get the care I need so I can be my best self every day. – Mason (Broker Jon Levine)”

Navigator stories from our Capital North region connector entity, Montgomery County Health Connection:

“I assisted a consumer who is married and has one child. Families are going through rough patches during the COVID pandemic. They have had to shoulder the brunt of pandemic induced challenges that are stressful and overwhelming. Adding insult to injury, the consumer stressed how they were without health coverage during the peak of the pandemic, not to mention the fact that their only child needed medical checkups. Amidst this situation, this family was found to be eligible for health coverage, a Qualified Health Plan (QHP) with Advance Premium Tax Credits (APTC) and which included expanded tax credits, after meeting eligibility requirements and qualifying for a Special Enrollment Period. The consumer was excited at the news of getting insured.”

“I spoke with a consumer who was thankful to have extra subsidies applied to her premium. The consumer was paying about \$200 in monthly premiums and with the extra financial assistance applied through ARPA, her premium was lowered to about \$150. This consumer was beyond grateful with the news and stated the savings of the monthly premium will help her pay for medication. To many consumers, the extra financial assistance has meant "affordability". Many consumers have not hesitated to select a plan when they are receiving the extra assistance as it is now more affordable. Without the extra assistance, consumers worry they will not be able to pay their monthly premiums.”

“As a Navigator, we encounter special cases when assisting consumers with obtaining healthcare coverage. One case involved a mother and son who recently gained citizenship and were inquiring about healthcare coverage. After screening the household to determine eligibility, I was able to inform the mother they were eligible for healthcare coverage through Maryland Health Connection and can purchase a private health plan at low cost due to the expanded tax credits that are currently being



offered to individuals and families. Once she heard those words, you could hear the happiness and relief in her voice knowing she can shop for affordable healthcare coverage and not have a stressful financial obligation.”

“I spoke with a consumer who lost his job this past December after working for a leasing company for seven years. The consumer had been getting coverage through his employer for years. Due to a medical issue, he is strictly dependent on inhaled medications. He was able to get coverage with close to \$750 in expanded tax credits for the 2022 calendar year. Unfortunately, the consumer was still facing difficulties with affording rent or other necessities; however, he is full of gratitude since his priority is his health. He is now able to BREATHE with a couple of dollars thanks to ARPA.”

“I worked with a consumer in her mid-20s who at the beginning of 2022, had been on her mother’s coverage after losing her to colon cancer. Consumer stated she has mental health issues and has behavioral health follow-ups every two months. The consumer was able to qualify and enroll in a CareFirst Gold level plan with less than a \$50 premium due to expanded tax credits. Customer was tearful when she found out that she could keep her psychiatric and counselor appointments that were crucial at the time. Customer genuinely expressed the stress she would have gone through if she did not have this option.”

“I met with a consumer who was a single mother raising 3 children and new to the country. Health coverage was unaffordable for her due to only being able to work a part-time job that offered no benefits. When she saw she was eligible for affordable coverage through expanded tax credits via ARPA and Maryland Health Connection, she was overwhelmed with happiness as this was the first time in her life that she was able to obtain health coverage. She is looking forward to having the ability to prioritize her health so she can raise her children for years to come.”

“I assisted a household of 4; Husband, wife, and two children. As a Navigator going through the Medicaid renewal process, I confirmed who is and is not seeking insurance. The consumer mentioned he had insurance through his employer for himself but had recently cancelled it due to being too expensive. After consideration, I advised him he is more than welcome to check his eligibility for coverage through Maryland Health Connection. Plans being offered to the consumer were much lower due to expanded tax credits than what he paid for himself only through his employer. As a result, he was extremely grateful and excited because now his wife had coverage as well.”

“Below is a story of a household who initially qualified for QHP with APTC, but because of budget constraints, the household could not afford a plan beyond the Bronze metal level. Needless to say, the household was not satisfied with the level of coverage the Bronze plans offered. I encouraged them to sign up to take advantage of the tax credit, even if all they could afford was a Bronze plan. Fast forward to ARPA time, the Primary applicant came back to inquire about the new law and see if they could do anything with their current coverage. I am very happy to report the entire household was able to upgrade to a Silver metal level plan, which afforded them much improved coverage, with a lower deductible, co-pays, and co-insurance. One of the household members had recently had an unexpected illness and having the opportunity to improve their coverage and lower their monthly premium was a win-win.”