

# ARPA - MEMBER EXPERIENCE – 6/1/2021

Many participants are now receiving their AEI letters and are submitting the required forms. Our team has been working tirelessly to ensure these forms are processed as quickly as possible. The experience will vary depending on their current status:

- **ACTIVE PARTICIPANTS (who are marked as AEI Eligible)**
  - Complete and return the attestation if required
  - Subsidy applied
  - Premiums towards April-present applied to October, November, etc.
    - Members can request a refund from ABG that will be processed twice a month
  - Members continue accessing services
- **PENDING OR PREVIOUSLY TERMINATED PARTICIPANTS (who are marked as AEI Eligible)**
  - Complete and return the election form
  - Complete and return the attestation if required
  - Forms processed by ABG
  - Subsidy applied once required forms are processed
  - Reinstatement request sent to carrier or client/broker (next business day)
    - Carrier notifications include an indicator for the AEI status
    - At this time, ABG is starting to see a slight delay in the processing times with some carriers, primarily medical carriers, likely as they become inundated with similar ARPA reinstatement requests. We will continue to monitor this closely.
- **INDIVIDUALS WHOSE AEI STATUS IS MARKED AS INELIGIBLE OR UNKNOWN**
  - As described previously, employers should continue to update the AEI status for all new QBs
  - If an individual is marked as ‘ineligible’ and inquires, our awesome team is able to talk the participant through the eligibility for ARPA. While we cannot tell them why they are marked as ineligible, oftentimes during these conversations the individual may be able to identify why, and are satisfied with that resolution.
  - If an individual is marked as ‘unknown’ our team is not able to have as significant conversations with them as described above. In these cases, we provide as much information as possible, but explain that since the status has not yet been updated in our system we are not yet sure if they are eligible. We explain the general process in the event they are eligible, or are not.
  - Per the DOL Model Notices, if an individual believes they are entitled to an ARPA subsidy, and one has not been offered to them, they are encouraged to contact the DOL. This information is included in the ABG notices sent to participants; however, our initial recommendation to participants who are confused or concerned about their AEI status will be if possible for the participant to reach out to the Employer in the event it can be resolved. This is in an effort to support our employers and mitigate any complaints; although should a participant ask, we are obligated to explain their right to contact the DOL as well if they would like.
- **MEMBERS WHO ARE NO LONGER ELIGIBLE FOR SUBSIDY**
  - Some members had the subsidy automatically applied as required by ARPA, but may in fact be eligible for other coverage or Medicare. (This would only be applicable at ABG if the Employer is not requiring an attestation)
  - Members who are eligible for other coverage and not eligible for the subsidy are asked to email ABG stating this fact.
    - Upon receipt of this fact, ABG is adding the note to their record, and changing the AEI status to ‘INELIGIBLE’
    - This will send an Subsidy Denial Letter to the participants
  - If an Employer confirms someone is not eligible for the subsidy or receives that information from the participant directly, employers can change the AEI status in the Portal to ‘INELIGIBLE’ as well.