



## Marketplace "Family Glitch" Fix

**The Number of Individuals Eligible for Marketplace Coverage Increases with the Marketplace Rule Change.** Until now under the Patient Protection and Affordable Care Act (ACA), employer-sponsored coverage was considered affordable for all family members to whom an employer's offer extends if the premium for the employee's self-only coverage was considered affordable. The premium required to cover family members was not considered.

**Beginning plan year 2023,** if an individual has an offer of employer-sponsored coverage that extends to their family members, the affordability of employer coverage for those family members will be based on the family premium cost, not the self-only premium cost. Family members will be eligible for financial assistance on the Marketplace if the employee's family premium cost is considered unaffordable.

**MARKETPLACE "FAMILY GLITCH" FIX**

**How does the Marketplace "Family Glitch" Fix increase the number of individuals eligible for Marketplace coverage in 2023?** Until now, the ACA's affordability rule for ACA marketplace coverage was based on the employee's self-only premium cost. Beginning plan year 2023, if an individual has an offer of employer-sponsored coverage that extends to their family members, the affordability of employer coverage for those family members will be based on the family premium cost, not the self-only premium cost. Family members will be eligible for financial assistance on the Marketplace if the employee's family premium cost is considered unaffordable.

Scenario	Employee's self-only premium cost is affordable	Employee's family premium cost is affordable	Eligible for Marketplace coverage
Employee's self-only premium cost is affordable	Yes	No	Employee and family members are not eligible for Marketplace coverage.
Employee's self-only premium cost is unaffordable	No	No	Employee is not eligible for Marketplace coverage.
Employee's self-only premium cost is unaffordable	No	Yes	Employee and family members are eligible for Marketplace coverage.

**OPTIONS FOR COVERING THEIR FAMILY**

• Self coverage (employee and dependent(s) only) or self and dependent(s) coverage, while their family members are not in the Marketplace plan with a PCIP. If otherwise eligible.

• Employee coverage (the family members are not in the employee's offer of employer-sponsored coverage, while someone is covered in employer coverage. They aren't eligible for financial assistance on a Marketplace plan.

• Marketplace coverage (employee and dependent(s) only) or employee coverage, while the family members are not in the Marketplace plan. They aren't eligible for financial assistance on a Marketplace plan.

• Marketplace coverage (employee and dependent(s) only) or employee coverage, while the family members are not in the Marketplace plan. They aren't eligible for financial assistance on a Marketplace plan.

**Learn more about eligibility and coverage options for families on the Marketplace.**

**Questions about Marketplace eligibility?** Call your Ambetter Health Sales Representative at **1-855-700-7985, option 3**, or email us at [ambettersales@centene.com](mailto:ambettersales@centene.com).