



Happy 2024!

We are looking forward to starting the new year with you! Please read this Bulletin carefully for important information about what is new with LA HAP in 2024.

2024 income documentation grace period

When submitting LA HAP applications, please submit 2024 documentation for clients whenever possible. To allow for the transition into the new year, **the following forms of 2023 documentation will still be accepted through February 29th, 2024:**

- Tax documents received in 2023 reflecting 2022 tax year (W-2, 1040, etc.)
- Benefit award letters (SSDI, etc.)
- LIS application receipts

Marketplace income documentation due

Clients who enrolled in Marketplace coverage for the 2024 plan year may still have outstanding documentation requests from the Marketplace which may affect their tax credit. **Clients have 90 days from plan enrollment to provide updated documentation to the Marketplace in order to keep their tax credit.** The insurance invoice or healthcare.gov documentation will indicate whether or not someone owes documents to the Marketplace. Clients may submit updated information to the Marketplace directly or through their broker.

FPIG calculations

LA HAP aligns their income guidelines for assessing eligibility with Louisiana Medicaid guidelines. Medicaid does not typically adopt the most recent [Federal Poverty Income Guidelines](#) until March; therefore, LA HAP will continue to calculate income eligibility based on the 2023 FPIG until further notice from Medicaid.

Medicare General Enrollment/Advantage Open Enrollment

Medicare General Enrollment and Medicare Advantage Open Enrollment is **underway from January 1st-March 31st.** During this time, Medicare enrollees/eligibles have the following options:

- Enroll in Part A and/or B coverage to begin July 1st (if not automatically enrolled during the initial enrollment period)
- Switch from one Part C (Advantage) plan to another
- Drop a Part C plan and enroll in a Part D plan
- Drop a Part C plan and return to Original Medicare *(LA HAP clients may NOT do this)*

Clients cannot enroll in a new Part C or D plan during this time if they did not already have a Part C plan going into 2023. Clients with LIS are eligible to enroll in

Part D coverage year-round.

Updates to Low Income Subsidy (LIS or Extra Help)

Authorized by the IRA ([Inflation Reduction Act](#)), the Centers for Medicare & Medicaid Services (CMS) has expanded eligibility for the full Low-Income Subsidy (LIS) benefit, also known as "Extra Help".

Under these new regulations the full LIS benefit will be available to eligible Medicare enrollees with incomes up to 150% of the FPL and assets below a specified limit. This change became effective on January, 1st 2024.

With the full LIS benefit, both the Part D deductible and premium requirements are waived. This benefit has historically been limited to Medicare beneficiaries with incomes below 135%. Medicare beneficiaries with incomes between 135% and 150% who are not dually enrolled in Medicaid have historically qualified for the partial LIS benefit, which have helped to reduce, but not eliminate, premium and deductible payment requirements for Part D.

Under the new changes, the partial LIS benefit will be eliminated; clients eligible for partial LIS under the current rules will automatically transition to full LIS beginning January 1.

If you have questions about this email, please contact LA HAP at 504-568-7474 or lahap@la.gov. DO NOT SEND NAMES OR CLIENT-IDENTIFYING INFORMATION, INCLUDING URN/UIIN, VIA EMAIL.

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