



Happy 2025!

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 2025.

2025 income documentation grace period

When submitting LA HAP applications, please submit 2025 documentation for clients whenever possible. To allow for the transition into the new year, **the following forms of 2024 documentation will still be accepted through February 28th, 2025:**

- Tax documents received in 2024 reflecting 2023 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 2025 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 2024 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 eligible/enrolled clients have the following options:

- Enroll in Part A and/or B coverage to begin the month after enrollment (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 2025. Clients with LIS are eligible to enroll in

Part D coverage year-round.

Changes to Medicare in 2025

Due to the IRA ([Inflation Reduction Act](#)), beginning January 2025 there will be a \$2,000 out of pocket cap for Medicare Part D cost sharing including deductibles, copayments, and coinsurance. The Medicare Part D Coverage gap phase, also known as the "donut hole" has been eliminated in 2025.

Also beginning in January 2025, Medicare beneficiaries may opt into the Medicare Prescription Payment Plan (MPPP), which will allow clients to smooth their prescription drug cost-sharing over the course of the year. When someone opts into MPPP they will make a monthly payment directly to their Part D plan that is separate from their plan's premium. **LA HAP clients should not enroll into MPPP if they need continued assistance from LA HAP with prescription cost shares. If a client enroll into MPPP, LA HAP will not be able to assist with monthly MPPP payments OR monthly prescription cost shares.** If a LA HAP client does enroll into an MPPP they can disenroll at any time.

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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