

How reporting income changes after Open Enrollment could affect your Turquoise Plan eligibility

Turquoise Plans are health plans offered on beWellnm that have reduced out-of-pocket costs. That means you'll get lower costs on things like your deductible, annual maximum out-of-pocket limit, co-pays, and coinsurance. Turquoise Plans are available to people who qualify for federal Premium Tax Credits and make less than 300% FPL. There are four Turquoise Plan types with different levels of out-of-pocket costs depending on household size and income. The table below shows the different plan types and income ranges based on household income and size.

Eligibility for Turquoise Plan Types Based on Household Income and Size (2023 Plan Year)

Family Size	Turquoise 1 Plans Up to 150% FPL	Turquoise 2 Plans 150.01-200% FPL	Turquoise 3 Plans 200.01-250% FPL	Turquoise 4 Plans 250.01-300% FPL
1	Up to \$20,385	\$20,385 to \$27,180	\$27,180 to \$33,975	\$33,975 to \$40,770
2	Up to \$27,465	\$27,465 to \$36,620	\$36,620 to \$45,775	\$45,775 to \$54,930
3	Up to \$34,545	\$34,545 to \$46,060	\$46,060 to \$57,575	\$57,575 to \$69,090
4	Up to \$41,625	\$41,625 to \$55,500	\$55,500 to \$69,375	\$69,375 to \$83,250
5	Up to \$48,705	\$48,705 to \$64,940	\$64,940 to \$81,175	\$81,175 to \$97,410
6	Up to \$55,785	\$55,785 to \$74,380	\$74,380 to \$92,975	\$92,975 to \$111,570
7	Up to \$62,865	\$62,865 to \$83,820	\$83,820 to \$104,775	\$104,775 to \$125,730
8	Up to \$69,945	\$69,945 to \$93,260	\$93,260 to \$116,575	\$116,575 to \$139,890

If you are enrolled in a Turquoise Plan on beWellnm and you report an income change during the Plan Year, it could affect your out-of-pocket costs. Federal regulations require beWellnm to reassign enrollees into the health plan variant that matches their household income. However, you will not be required to repay any out-of-pocket assistance that you received before your income change occurred. The tables below explain how reported changes in income that occur outside the Open Enrollment Period may affect your health plan. You can find information about Turquoise 1 on Page 2; Turquoise 2 on Page 3; Turquoise 3 on Page 4; Turquoise 4 on Page 5; and non-Turquoise Silver and Gold plans on Page 6.



Individuals Currently Enrolled in a Turquoise 1 Plan

Current Plan	Income Change	What reporting your income change means for your Turquoise Plan
Currently enrolled in a Turquoise 1 Plan (Under 150% FPL when income was last reported)	Income is still under 150% FPL and you still qualify for coverage on beWellnm*	You still qualify for a Turquoise 1 Plan . No additional action is necessary.
	Income is now between 150.01-200% FPL	You will be enrolled in a Turquoise 2 Plan from your existing health insurance carrier. No additional action is necessary.
	Income is now between 200.01-250% FPL	You still qualify for Turquoise Plans but you will need switch into a Turquoise 3 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan. If you take no action, you will be enrolled in a Silver plan with federal Cost Sharing Reductions offered by your existing health insurance carrier.
	Income is now between 250.01-300% FPL	You still qualify for Turquoise Plans, but you will need switch into a Turquoise 4 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan. If you take no action, you will be enrolled in a Silver plan.
	Income now above 300% FPL	You no longer qualify for Turquoise Plans because your reported income is too high. You can still opt to select a different plan with your existing health insurance carrier, including Gold plans with lower premium costs. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan.

* If your income is below 138% FPL, you may qualify for no-cost coverage through Medicaid. This could affect your eligibility for beWellnm. Contact a Certified Assister to complete your eligibility determination: <https://www.bewellnm.com/certified-assister/>

NOTE: If your Turquoise Plan eligibility changes due to a change in reported income, the plan design for your coverage will change. However, any out-of-pocket payments you have made during the 2023 Plan Year will be carried over to your new plan as long as you stay with your existing health insurance carrier.

Individuals Currently Enrolled in a Turquoise 2 Plan

Current Plan	Income Change	What reporting your income change means for your Turquoise Plan
Currently enrolled in a Turquoise 2 Plan (150.01-200% FPL when income was last reported)	Income is now under 150% and you still qualify for coverage on beWellnm*	You will be enrolled in a Turquoise 1 Plan from your existing health insurance carrier. No additional action is necessary.
	Income is still between 150.01-200% FPL	You still qualify for a Turquoise 2 Plan . No additional action is necessary.
	Income is now between 200.01-250% FPL	You still qualify for Turquoise Plans but you will need switch into a Turquoise 3 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan. If you take no action, you will be enrolled in a Silver plan with federal Cost Sharing Reductions offered by your existing health insurance carrier.
	Income is now between 250.01-300% FPL	You still qualify for Turquoise Plans but you will need switch into a Turquoise 4 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan. If you take no action, you will be enrolled in a Silver plan.
	Income now above 300% FPL	You no longer qualify for Turquoise Plans because your reported income is too high. You can still opt to select a different plan with your existing health insurance carrier, including Gold plans with lower premium costs. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan.

* If your income is below 138% FPL, you may qualify for no-cost coverage through Medicaid. This could affect your eligibility for beWellnm. Contact a Certified Assister to complete your eligibility determination: <https://www.bewellnm.com/certified-assister/>

NOTE: If your Turquoise Plan eligibility changes due to a change in reported income, the plan design for your coverage will change. However, any out-of-pocket payments you have made during the 2023 Plan Year will be carried over to your new plan as long as you stay with your existing health insurance carrier.

Individuals Currently Enrolled in a Turquoise 3 Plan

Current Plan	Income Change	What reporting your income change means for your Turquoise Plan
Currently enrolled in a Turquoise 3 Plan (200.01-250% FPL when income was last reported)	Income is now under 150% and you still qualify for coverage on beWellnm*	You still qualify for Turquoise Plans but you will need switch into a Turquoise 1 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan offered by your existing health insurance carrier. If you take no action, you will be enrolled in a Gold plan with no state or federal assistance to lower your out-of-pocket costs. You will still receive state and federal premium assistance.
	Income is now between 150.01-200% FPL	You still qualify for Turquoise Plans but you will need switch into a Turquoise 2 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan. If you take no action, you will be enrolled in a Gold plan with no state or federal assistance to lower your out-of-pocket costs. You will still receive state and federal premium assistance.
	Income is still between 200.01-250% FPL	You still qualify for a Turquoise 3 Plan . No additional action is necessary.
	Income is now between 250.01-300% FPL	You will be enrolled in a Turquoise 4 Plan from your existing health insurance carrier. No additional action is necessary.
	Income now above 300% FPL	You no longer qualify for Turquoise Plans because your reported income is too high. You will be enrolled in a Gold plan offered by your existing health insurance carrier. Your accumulated out-of-pocket costs will still be carried over to your Gold plan.

* If your income is below 138% FPL, you may qualify for no-cost coverage through Medicaid. This could affect your eligibility for beWellnm. Contact a Certified Assister to complete your eligibility determination: <https://www.bewellnm.com/certified-assister/>

NOTE: If your Turquoise Plan eligibility changes due to a change in reported income, the plan design for your coverage will change. However, any out-of-pocket payments you have made during the 2023 Plan Year will be carried over to your new plan as long as you stay with your existing health insurance carrier.

Individuals Currently Enrolled in a Turquoise 4 Plan

Current Plan	Income Change	What reporting your income change means for your Turquoise Plan
Currently enrolled in a Turquoise 4 Plan (250.01-300% FPL when income was last reported)	Income is now under 150% and you still qualify for coverage on beWellnm*	You still qualify for Turquoise Plans but you will need switch into a Turquoise 1 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan offered by your existing health insurance carrier. If you take no action, you will be enrolled in a Gold plan with no state or federal assistance to lower your out-of-pocket costs. You will still receive state and federal premium assistance.
	Income is now between 150.01-200% FPL	You still qualify for Turquoise Plans but you will need switch into a Turquoise 2 Plan on beWellnm.com. As long as the plan is offered by your existing health insurance carrier, your accumulated out-of-pocket costs can be carried over to your new plan. If you take no action, you will be enrolled in a Gold plan with no state or federal assistance to lower your out-of-pocket costs. You will still receive state and federal premium assistance.
	Income is now between 200.01-250% FPL	You will be enrolled in a Turquoise 3 Plan from your existing health insurance carrier. No additional action is necessary.
	Income is still between 250.01-300% FPL	You still qualify for a Turquoise 4 Plan . No additional action is necessary.
	Income now above 300% FPL	You no longer qualify for Turquoise Plans because your reported income is too high. You will be enrolled in a Gold plan offered by your existing health insurance carrier. Your accumulated out-of-pocket costs will still be carried over to your Gold plan.

* If your income is below 138% FPL, you may qualify for no-cost coverage through Medicaid. This could affect your eligibility for beWellnm. Contact a Certified Assister to complete your eligibility determination: <https://www.bewellnm.com/certified-assister/>

NOTE: If your Turquoise Plan eligibility changes due to a change in reported income, the plan design for your coverage will change. However, any out-of-pocket payments you have made during the 2023 Plan Year will be carried over to your new plan as long as you stay with your existing health insurance carrier.

Individuals Currently Enrolled in non-Turquoise Silver or Gold Plans*

Current Plan	Income Change	What reporting your income change means for your Turquoise Plan
Currently enrolled in a Silver Plan (Over 200% FPL when income was last reported)	Income is now under 150% and you still qualify for coverage on beWellnm*	You now qualify for a Turquoise 1 Plan . Your coverage will now have reduced out-of-pocket costs. No additional action is necessary to take advantage of these savings.
	Income is now between 150.01-200% FPL	You now qualify for a Turquoise 2 Plan . Your coverage will now have reduced out-of-pocket costs. No additional action is necessary to take advantage of these savings.
	Income is still above 200% FPL	Your current plan is not eligible for Turquoise coverage.

* If your income is below 138% FPL, you may qualify for no-cost coverage through Medicaid. This could affect your eligibility for beWellnm. Contact a Certified Assister to complete your eligibility determination: <https://www.bewellnm.com/certified-assister/>

Current Plan	Income Change	What reporting your income change means for your Turquoise Plan
Currently enrolled in a Gold Plan (Under 200% FPL when income was last reported)	Income is now between 200.01-250% FPL	You now qualify for a Turquoise 3 Plan . Your coverage will now have reduced out-of-pocket costs. No additional action is necessary to take advantage of these savings.
	Income is now between 250.01-300% FPL	You now qualify for a Turquoise 4 Plan . Your coverage will now have reduced out-of-pocket costs. No additional action is necessary to take advantage of these savings.
	Income is still below 200% FPL	Your current plan is not eligible for Turquoise coverage. You can take advantage of a Special Enrollment Period any time during the year if you would like to switch to a Turquoise Plan.

NOTE: If your Turquoise Plan eligibility changes due to a change in reported income, the plan design for your coverage will change. However, any out-of-pocket payments you have made during the 2023 Plan Year will be carried over to your new plan as long as you stay with your existing health insurance carrier.

* Bronze plans do not qualify for Turquoise coverage under any circumstances.