

# Health Care Reform Update

## IMPORTANT LINKS

- [Affordable Care Act](#) (HHS)
- [COBRA](#) (DOL)
- [Department of Labor](#)
- [Federal Marketplace](#) (HHS)
- [Medicare & Medicaid](#) (CMS)
- [Tax Credits & Deductions](#) (IRS)

## FIND A PROVIDER

- [Aetna](#)
- [Amerihealth New Jersey](#)
- [Horizon Blue Cross Blue Shield](#)
- [Independence Blue Cross](#)
- [Oxford Health Plans](#)
- [United Healthcare](#)

## FIND A DENTIST

- [Aetna](#)
- [Delta Dental](#)
- [Guardian](#)
- [Metlife](#)
- [United Concordia](#)
- [United Healthcare](#)

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## Individuals Receiving Advance Payments of Premium Tax Credit Should Report Changes in Circumstances

The Internal Revenue Service (IRS) is reminding individuals with coverage through the [Health Insurance Marketplace](#) who are receiving advance payments of the [premium tax credit](#)—which are paid directly to insurance companies to lower monthly premiums—that **certain changes in their income or family size may affect the credit.**

As a result, if circumstances have changed for such individuals, it would be prudent to perform a "mid-year checkup" via the IRS's [Premium Tax Credit Change Estimator](#) to determine if they need to adjust the premium tax credit they are currently receiving. Performing a checkup now will help individuals avoid large differences between the advance credit payments made on their behalf and the amount of the credit they are allowed when they file their tax returns next year.

### Reporting Changes in Circumstances

The estimator tool does not report changes in circumstances to the Marketplace. To report changes and adjust the amount of advance payments of the credit, individuals must [contact their Marketplace](#). **Changes that should be reported to the Marketplace include:**

- An increase or decrease in an individual's income;
- Marriage or divorce;
- The birth or adoption of a child;
- Starting a job that provides health insurance;
- Gaining or losing eligibility for other health care coverage; or
- Changing residences.

For information on this subject, please log into your [HR Library account](#) which includes information on the above subject, as well as other State and Federal updates, laws and regulations concerning Employee Benefits, HR, and Reform.

Be sure to check out our [Legislation/Compliance](#) section on our website to stay on top of the latest news in Health Care Reform. If you have any questions, please feel free to reach out to your dedicated Brown & Brown broker consultant.

