

Carewell SEIU 503 offers **Healthcare Cost Assistance (HCA) benefits**.

They help eligible workers pay for the costs of monthly premiums for individual healthcare coverage under an *approved qualified health plan offered through the federal or state-based Health Insurance Marketplace.

If you're enrolling in a Marketplace plan for the first time, you'll probably need to wait until Open Enrollment to enroll. This is generally between November 1 and December 15. However, in the event that

- you become eligible for Carewell SEIU 503 benefits (Dental, Vision and Hearing, Employee Assistance Program benefits) after the end of the last Open Enrollment period, and
 - you are enrolled in a *non-approved plan through a health insurance Marketplace,
- you may qualify for a **temporary Healthcare Cost Assistance benefit. This allows you to receive average premium reimbursements and out-of-pocket expense assistance through the end of the calendar year.**

* The [list of 2023 approved plans](https://www.carewellseiu503.org/approved-plans) is posted on our website at [CarewellSEIU503.org/approved-plans](https://www.carewellseiu503.org/approved-plans).

Approved plans for the upcoming year are published on the website in late October or early November at the start of Open Enrollment.

To keep receiving Carewell SEIU 503 Healthcare Cost Assistance benefits after the end of the year, you must enroll in an approved plan at the first opportunity and no later than Open Enrollment (generally between November 1 and December 15). Otherwise, your Carewell SEIU 503 HCA benefits will stop at the end of the calendar year.

The Carewell Benefits team can help you enroll in an approved plan during Open Enrollment! Call us at 1-844-503-7348.

How to apply

To receive premium reimbursements, you must submit every month:

- A [Medical Reimbursement Claim form](#)
- Proof of individual insurance coverage including the net premium, Advance Premium Tax Credit (APTC) if applicable, effective date of policy, and the name of any person besides the care provider covered by the policy (invoice from the insurance carrier)
- Proof of payment

The fastest and simplest way to apply is to fill out the Medical Reimbursement Claim form online at [CarewellSEIU503.org/forms](https://www.carewellseiu503.org/forms).

Scan this QR code to start filling out the Medical Reimbursement Claim form.



How much of my premiums will this benefit cover?

If you qualify, you will receive reimbursements for your full monthly net premium **up to \$444.43 per month in 2022, 2023 amount to be determined later.**

How will premium reimbursements work?

You must pay your insurance carrier directly for the monthly premium amount and then submit a Medical Reimbursement Claim form with a copy of the bill and proof of payment to the Benefits Administrative Office, every month, as described above. When all required documents are received, processed, and approved, the Benefits Administrative Office will send premium reimbursements by check or by direct deposit.

Direct deposit is much faster and safer than receiving checks by mail. To sign up for direct deposit, simply fill out the [Direct Deposit form](#) online at CarewellSEIU503.org/forms.

Scan this QR code to start filling out the Direct Deposit form.



What about out-of-pocket expenses?

Care providers receiving Healthcare Cost Assistance benefits will be mailed a Benefit Convenience Card (BCC) from Ameriflex. You will not be able to use the BCC for your premium payments until you enroll in an approved plan, but you can use the BCC for all covered out-of-pocket expenses (up to \$6,900 in 2023). The BCC can be used at doctors' offices, pharmacies, and other medical provider locations to pay any amounts owed for services covered under an approved qualified health plan such as:

- Deductibles
- Copayments
- Coinsurance
- Prescriptions

Cases for appeal

If your carrier is not on the list of approved plans and you wish to stay with the same carrier due to continuity of care, you can submit an appeal to the Benefits Administrative Office, along with supporting documents.

In rare cases, if you were not able to enroll in an approved plan during Open Enrollment and became eligible before Open Enrollment, you can appeal to receive average premium reimbursement for your non-approved medical insurance plan.

You can fill out the [Eligibility and Reimbursement Appeal form](#) at CarewellSEIU503.org/benefits.

For questions about your eligibility for this temporary benefit or about appeals, please call 1-844-507-7554, option 3, option 2.

**No internet? Need forms mailed to you?
Questions about Carewell SEIU 503 benefits?**

Call 1-844-503-7348
Monday – Friday, 8am – 6pm (PST).



**We can help you
in your preferred
language!**

For more information about Carewell SEIU 503 Healthcare Cost Assistance benefits, please visit our website at CarewellSEIU503.org/approved-plans.

Scan this QR code with your smartphone or tablet to go to our website.

