

07/03/2015

Health Insurance Marketplace
465 Industrial Blvd
London KY 40750-0001

To Whom It May Concern...

This letter is to be considered as my letter of appeal to the Marketplace regarding my tax credit.

In January of 2015 I applied for new coverage through the Health Insurance Marketplace for my husband and myself, at which time I found that we qualified for a tax credit of \$998.00. I elected to use all of this credit to go toward my Blue Cross Blue Shield of SC premium of 1,277.35, making my premium \$279.35. I was very relieved to find that I qualified for this credit, as this \$1,277.35 is nearly impossible for me to pay.

In March I received a letter stating that I did not qualify for the tax credit because there was no proof of citizenship. I will note at this time that I was born and raised in New London Connecticut, USA and have lived in this country all my life. I called to clarify what information was needed and promptly mailed out a copy of my birth certificate along with my marriage license to prove the change in name.

I was also told at that time that a copy of my 2015 tax return was required to show both proof of current income and my social security number. When I explained that I had filed for an Extension to File with the IRS, I was told that the return must be received at the Marketplace no later than July 15. I am enclosing a copy of the return now, along with this letter.

I received another letter from the Marketplace shortly thereafter stating that further documentation was needed to prove my citizenship. I was told they needed to see a picture ID showing my height and weight and that a drivers license would satisfy this request. I promptly mailed a copy of my drivers license. I was told at this time that my tax credit would be applied for my May premium.

In June I received yet another letter stating that I did not qualify for the tax credit due to my income. I promptly called the marketplace and went through the entire process again with a gentleman named Jon Pierre. I was transferred to Abigail Jones who re-verified my income that was on file with the marketplace to my tax returns. The figures matched to the penny. Ms Jones stated that "it looked like someone didn't hit the right button". I was told at that time that my credit would be applied in July.

This held me responsible for making yet another full premium, which I cannot afford to pay.

I asked to be connected to a supervisor to see if anything at all could be done to have this credit applied to June. I was transferred to a Nancy Simpson who introduced herself as a Senior Supervisor. Ms Simpson assured me she would forward my request to the Advanced Resolution Center. She then sincerely apologized "on behalf of the entire Marketplace" for the errors made by the Marketplace due to, (In her words) "someone not hitting the correct button"

The most recent letter I received from the marketplace was dated 6/11/15 and stated that my SEP had been approved and that retroactive coverage had been approved effective 6/1/15. The case number on this letter is E1502831540.

I interpreted this to mean that the tax credit would be applied retroactive to 6/1/15 as well.

However, after several more calls to the marketplace, I was told that I now had to file an appeal to have the funds paid retroactive. In the meantime, Blue Cross is still looking at me to be responsible for June's full premium.

I am hoping that this appeal process does not take the 90 days I was told it may take. The facts and documentation you have on file speak for themselves. This saga, which began in March, should never even have happened to begin with, as the Marketplace had in front of them the correct income etc from the beginning.

I think it is only fair to expect the Marketplace to retroactive the tax credit not just for June, but for May as well. I don't see how anyone would feel that is it fair or reasonable to expect me to pay, month after month, for someone "hitting the wrong key."

As stated earlier the tax returns I have enclosed fulfill the Marketplace's request as documentation proving income and social security number.

If you have any questions or concerns regarding this letter of appeal please do not hesitate to contact me.

Thank you in advance for your prompt attention to this matter.



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Social Security 048-58-8530
DOB 07/18/1959
Application # 888046282

ENC: 2015 tax return

CC: Governor Nikki Haley
CC: Senator Lindsey Graham
CC: SC State Attorney General Alan Wilson