Fact sheet

2021 Special Enrollment Period in response to the COVID-19 Emergency

Jan 28, 2021 Affordable Care Act

The coronavirus disease 2019 (COVID-19) national emergency has presented unprecedented challenges for the American public. Millions of Americans are facing uncertainty and millions of Americans are experiencing new health problems during the pandemic. Due to the exceptional circumstances and rapidly changing Public Health Emergency (PHE) impacting millions of people throughout the US every day, many Americans remain uninsured or underinsured and still need affordable health coverage. In accordance with the Executive Order issued today by President Biden, the Centers for Medicare & Medicaid Services (CMS) determined that the COVID-19 emergency presents exceptional circumstances for consumers in accessing health insurance and will provide a Special Enrollment Period (SEP) for individuals and families to apply and enroll in the coverage they need. This SEP will be available to consumers in the 36 states served by Marketplaces that use the HealthCare.gov platform, and CMS will conduct outreach activities to encourage those who are eligible to enroll in health coverage. CMS strongly encourages states operating their own Marketplace platforms to make a similar enrollment opportunity available to consumers in their states.

Starting on February 15, 2021 and continuing through May 15, 2021, Marketplaces using the HealthCare.gov platform will operationalize functionality to make a SEP available to all Marketplace-eligible consumers who are submitting a new application or updating an existing application. These consumers will newly be able to access the SEP through a variety of channels: through HealthCare.gov directly, the Marketplace call center, or direct enrollment channels. Additionally, consumers can work with a network of over 50,000 agents and brokers who are registered with the Marketplace, along with over 8,000 trained assisters, ready to assist consumers with their application for coverage.

To promote the SEP and ensure that a broad and diverse range of consumers are aware of this implementation, CMS will conduct an outreach campaign in cooperation with community and stakeholder organizations, focused on education and awareness of this new opportunity to enroll in English, Spanish and other languages. CMS outreach efforts will use a mix of paid advertising and direct outreach to consumers. Outreach efforts will

include considerable awareness building efforts to encourage the uninsured and those who come to HealthCare.gov to explore coverage to continue the process and enroll. CMS plans to spend $50 million on outreach and education, on a mix of tactics to increase awareness, including advertisements on broadcast, digital, and an earned media.

Some consumers may already be eligible for other existing SEPs, Medicaid, or the Children's Health Insurance Program (CHIP) – they can visit HealthCare.gov now to find out if they can enroll even before this new SEP. Starting February 15, consumers seeking to take advantage of this SEP can find out if they are eligible by visiting HealthCare.gov, and are no longer limited to calling the Marketplace call center to access this SEP. Consumers who are eligible and enroll under this SEP will be able to select a plan with coverage that starts prospectively the first of the month after plan selection. Consumers will have 30 days after they submit their application to choose a plan. Current enrollees will be able to change to any available plan in their area without restriction to the same level of coverage as their current plan. In order to use this SEP, current enrollees will need to step through their application and make any changes if needed to their current information and submit their application in order to receive an updated eligibility result that provides the SEP before continuing on to enrollment. This SEP opportunity will not involve any new application questions, or require consumers or enrollment partners to provide any new information not otherwise required to determine eligibility and enroll in coverage. In addition, consumers won't need to provide any documentation of a qualifying event (e.g., loss of a job or birth of a child), which is typically required for SEP eligibility.

As always, consumers found eligible for Medicaid or CHIP will be transferred to their state Medicaid and CHIP agencies for enrollment in those programs.

For more information about the Health Insurance Marketplace®[1], visit: https://www.healthcare.gov/quick-guide/getting-marketplace-health-insurance/

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[1] Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services

A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services.

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