



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



June 30, 2021

The information provided in this presentation is intended only to be a general informal summary of technical legal standards. It is not intended to take the place of the statutes, regulations, or formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was presented. We encourage readers to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information. This communication was produced and disseminated at U.S. taxpayer expense.

2021 Special Enrollment Period (SEP) in Response to the COVID-19 Emergency: Background

- On March 23, 2021, President Biden announced that CMS would extend access to the 2021 Special Enrollment Period (SEP) on HealthCare.gov to August 15, 2021, building on the SEP's success and acknowledging that the COVID-19 public health emergency (PHE) continued to constitute exceptional circumstances that are sufficient to qualify individuals for an exceptional circumstances SEP.
- This SEP is available through HealthCare.gov to consumers in the 36 states served by Marketplaces that use the HealthCare.gov platform. Consumers served by State-based Marketplaces that use their own platform can check their state's website to find out more information on SEPs in their state.
- The SEP became available on HealthCare.gov on February 15, 2021, and consumers who are submitting a new application or updating an existing application will continue to be able to apply for the SEP on HealthCare.gov through August 15, 2021.
- Consumers are also able to access the SEP through HealthCare.gov, the Marketplace Call Center, or through direct enrollment channels.

2021 SEP in Response to the COVID-19 Emergency: Outreach

- To promote the SEP and ensure that a broad and diverse range of consumers are aware of this implementation, CMS is conducting 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 include a mix of paid advertising and direct outreach to consumers. Outreach efforts 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 is planning to spend \$100 million on outreach and education on a mix of tactics to increase awareness, including advertisements on broadcast, digital, and earned media. Assisters can find additional outreach and educational resources on the last slide.
- Since February 15, 2021, more than 1.2 million consumers signed up for health insurance through this SEP.



2021 SEP in Response to the COVID-19 Emergency: Accessing Coverage Through the SEP

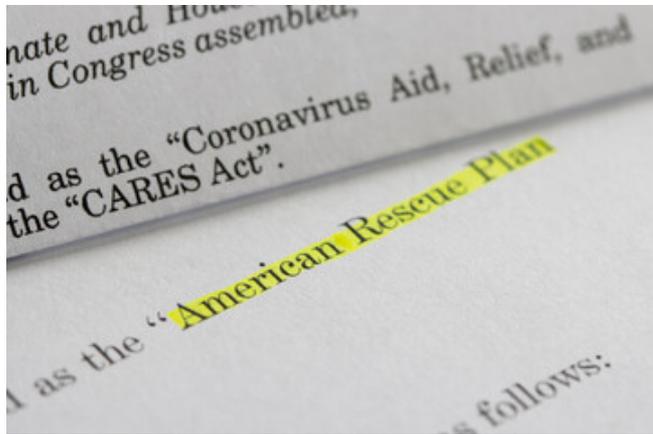
- Through August 15, 2021, consumers seeking to take advantage of this SEP can find out if they are eligible by visiting [HealthCare.gov](https://www.healthcare.gov).
- Consumers who are eligible to enroll under this SEP can select a plan with coverage that starts prospectively the first of the month after plan selection.
 - Consumers have 30 days after they submit their application to choose a plan.
- Current enrollees are able to change to any available plan in their area.
 - To use this SEP, current enrollees must 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 to enrollment.
- This SEP opportunity does 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 documentation of a qualifying event (e.g., loss of a job or birth of a child), which is typically required for SEP eligibility.

2021 SEP and the American Rescue Plan Act

- The American Rescue Plan Act of 2021 (ARP) was signed into law on March 11, 2021, expanding eligibility for financial assistance through the Marketplaces and increasing financial assistance amounts for Plan Years 2021 and 2022.
- Starting April 1, 2021, consumers could access the 2021 SEP and enroll in Marketplace coverage with the increased advance payments of premium tax credit (APTC) to reduce their premiums, and current enrollees could change plans in response to the availability of increased APTC if they wish to do so.
- Starting April 1, 2021, consumers also saw changes to remove the 400 percent federal poverty level (FPL) cap for eligibility for APTC. Updates to APTC generally take effect with the next month's premium bill. As a result, updated plan selections made on or before June 30, 2021, will result in APTC increases effective July 1, 2021, and so on.



2021 SEP and the American Rescue Plan Act (Cont.)



- Beginning in early July 2021 on HealthCare.gov, consumers who have received or have been determined eligible to receive unemployment compensation for any week beginning during 2021 may be able to get another increase in financial assistance when enrolling in new Marketplace coverage or updating their existing Marketplace application and enrollment.
- After August 15, 2021, current enrollees can continue to update their application and confirm the new savings on their current plan. New consumers will be able to apply and, if eligible, enroll in 2021 coverage if they experience a life event that provides an SEP.

What Consumers Should Do

- Current enrollees should submit an application update to receive an updated eligibility determination.
 - Help consumers use the Report a Life Change pathway to update their application, and then select “Change to my household’s income,” even if all the information on the application remains the same.
- After submitting the application update and receiving a new eligibility determination, consumers should enter the Plan Compare section of the site and confirm their current plan selection so that their insurance company receives their new APTC information.



What Consumers Should Do (Cont.)

- If desired, consumers may instead choose to make a new plan selection but should consider how much they have already paid toward the deductible when deciding whether or not a change in plan makes sense.
 - When a consumer changes plans, the amount they've already paid towards meeting their prior plan's deductible and annual limit on cost sharing may be reset to zero, and they would need to start over paying out-of-pocket expenses to meet their new deductible and to reach the annual limit on cost sharing on their new plan.
 - If they have made significant payments toward their current plan's annual limit on cost sharing, consumers should check with their insurance company to see how it might impact them and what options are available to keep credit toward what they have already paid.



Additional Resources

- American Rescue Plan information and FAQs: [CMS.gov/newsroom/fact-sheets/american-rescue-plan-and-marketplace](https://www.cms.gov/newsroom/fact-sheets/american-rescue-plan-and-marketplace)
- Assister resources for the 2021 SEP: [CMS.gov/outreach-and-education/healthcaregov-special-enrollment-period-2021](https://www.cms.gov/outreach-and-education/healthcaregov-special-enrollment-period-2021)
- Updated! 2021 Special Enrollment Period for COVID-19 Public Health Emergency Technical Stakeholder Guidance. The guidance document describes the SEP and provides answers to frequently asked questions. You can access the updated guidance at [CMS.gov/CCIIO/Resources/Regulations-and-Guidance/2021-SEP-guidance.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/2021-SEP-guidance.pdf)
- 2021 Marketplace Special Enrollment Period Report: [CMS.gov/newsroom/fact-sheets/2021-marketplace-special-enrollment-period-report-2](https://www.cms.gov/newsroom/fact-sheets/2021-marketplace-special-enrollment-period-report-2)