Special Enrollment Period (SEP) and Hardship Exemptions for AmeriCorps Members

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This is an explanation of information provided by CMS in the Special Enrollment Periods and Hardship Exemptions for Persons Meeting Certain Criteria Bulletin on May 2, 2014.

On Friday May 2, the U.S. Department of Health and Human Services (HHS) announced a Special Enrollment Period (SEP) for members of the AmeriCorps State and National, Volunteers in Service to America (VISTA), and National Civilian Community Corps (NCCC) programs, who are not provided health insurance options or who are provided short-term limited-duration coverage or self-funded coverage not considered minimum essential coverage (MEC).

Members in the AmeriCorps State and National, VISTA, and NCCC programs and their dependents in the FFM are eligible to enroll in Marketplace coverage when they experience the following triggering events:

- On the date they begin their service terms; and
- On the date they lose any coverage offered through their program after their service term ends. (Source: 45 C.F.R. § 155.420(d)(9)).

Members have 60 days from the triggering event to select a plan. Coverage effective date is prospective based on the date of plan selection.

HHS also announced on May 2, 2014 that consumers engaged in AmeriCorps State and National, VISTA, and NCCC programs, are eligible to receive a hardship exemption for any months in calendar year 2014 in which the member is engaged in AmeriCorps service. This hardship exemption is available for consumers in both an FFM and SBM state.