

## Announcements

### **CMS Issuer Alert: 'In Line' Special Enrollment Period (SEP) Feb. 16 - 22, 2015 (02/16/15)**

The law and regulations provide for special enrollment periods (SEPs), triggered by certain events that are described at 45 CFR 155.420(d) and include life changes and errors in enrollment. SEPs permit individuals to enroll in a qualified health plan (QHP) outside of open enrollment.

This guidance describes an SEP for consumers who have been unable to enroll in coverage through the Federally-facilitated Marketplace (FFM) at the end of the current open enrollment period due to certain circumstances they experienced in the process. The authority for the SEP is described at 45 CFR 155.420(b)(2)(iii) and 155.420(d)(4), which relates to enrollment errors.

Certain circumstances across consumer enrollment channels (such as HealthCare.gov and the Marketplace call center) leading up to the February 15, 2015 deadline have kept some consumers from completing the enrollment process despite their efforts to meet the deadline. The Centers for Medicare & Medicaid Services (CMS) will provide an SEP to consumers who:

1. Currently are not enrolled in coverage through the FFM,
2. Have not been terminated from coverage purchased through the FFM during the 2015 Open Enrollment period, and
3. Attest that they attempted to enroll during the annual Open Enrollment period but did not complete the process (referred to hereafter as being "in line") by February 15, 2015 because they experienced a technical issue with HealthCare.gov that prevented them from completing enrollment by February 15 or an extensive call center wait on February 13, 14 or February 15.

The SEP will start on February 16, 2015, and end on February 22, 2015. Enrollments completed during the SEP will have an effective date of March 1, 2015, to align with the coverage effective date the consumer would have received had they been able to complete the enrollment process by February 15, 2015. This effective date will be set by the system, and a Health Insurance Casework System (HICS) ticket will not be required to implement it. The 834 transactions for enrollments via this SEP will include the "EX" SEP code. Due to the fact that the "in line" SEP coverage effective date of March 1, 2015 follows the end date of the SEP, February 22, 2015 so closely, the FFM expects issuers to allow consumers a reasonable amount of time in which to pay the first month's premium. Consumers will not be able to access this SEP through the direct enrollment process but instead should contact the FFM via the call center or via HealthCare.gov.

This guidance applies to the Federally-facilitated Marketplace, including State Partnership Marketplaces. State-based Marketplaces may elect to offer similar SEPs.

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