



# Agent and Broker Video Learning Center

## Streamlined Marketplace Application Drilldown – Loss of Health Coverage SEP

### Background

The Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) provides various tools, resources, and technical support to help Marketplace-registered agents and brokers self-serve and effectively assist their Marketplace clients. To continue this support, CCIIO intends to develop an application drilldown video that walks agents and brokers through updates on reporting a loss of Minimum Essential Coverage (MEC) due to the FEMA-declared national emergency related to the COVID-19 pandemic. Therefore, consumers who were prevented from enrolling in Marketplace coverage during another enrollment period may qualify for a Special Enrollment Period, or SEP.

### Format

To boost engagement and align with the interests of agents and brokers, CCIIO will limit this video’s duration and only include essential information. CCIIO will also provide relevant resources for agents and brokers in the video description to expand their knowledge about certain topics.

### Production

The Duty First Consulting (DFC) staff will film this video, and DFC and SBABI will perform all production and post-production activities. The video will be posted to the CMS YouTube channel under the *Agent and Broker Video Learning Center* playlist.

### Timeline

Date	Activities
June 19 – June 23	<ul style="list-style-type: none"><li>• Script development</li><li>• SME review</li><li>• Division Director sign-off</li></ul>
June 23 – June 30	<ul style="list-style-type: none"><li>• Clearance of video script by the CCIIO Front Office</li></ul>
June 30 – July 22	<ul style="list-style-type: none"><li>• Video production</li><li>• Post-production activities and 508 compliance</li><li>• SME review</li></ul>
July 22 – July 29	<ul style="list-style-type: none"><li>• Clearance of video by the CCIIO Front Office</li></ul>
July 29 – July 31	<ul style="list-style-type: none"><li>• Posting on the CMS YouTube channel</li><li>• Posting on the CCIIO Agent and Broker Resource page</li></ul>



### Video Script: “Streamlined Marketplace Application Walkthrough – Loss of Health Coverage SEP”

**YouTube Description:** On March 1, 2020, the Federal Emergency Management Agency (FEMA) declared a national emergency due to the COVID-19 pandemic. Consumers who lost qualifying coverage since January 1, 2020, and missed the deadline to enroll in Marketplace coverage due to the COVID-19 national emergency may qualify to enroll now in Marketplace coverage through a Special Enrollment Period (SEP). In this video, we’re going to do a walkthrough of how to report a loss of coverage in a Marketplace application to qualify for an SEP.

Watch our other video for a full walkthrough of an application in which the applicant is seeking savings to reduce the cost of their coverage (<https://www.youtube.com/watch?v=IFeGvz5dDcA&feature=youtu.be>).

Video	Script
<p>Introductory animation welcoming viewers</p> <p><b>Loss of Health Coverage Special Enrollment Period</b></p> <p>Missed Deadline Due to Coronavirus Disease (COVID-19) Emergency</p> <hr/> <p><i>Agent and Broker Video Learning Center</i></p>	<p>Welcome to the Agent and Broker Video Learning Center.</p>



<p>In this video, the term "Marketplace" refers to Federally-facilitated Marketplaces, or FFMs, including FFMs where states perform plan management functions, and State-based Marketplaces on the Federal Platform, or SBM-FPs.</p> <hr/> <p><i>Agent and Broker Video Learning Center</i></p>	<p>In this video, the term "Marketplace" refers to Federally-facilitated Marketplaces, or FFMs, including FFMs where states perform plan management functions and State-based Marketplaces on the Federal Platform, or SBM-FPs.</p>
<ul style="list-style-type: none"><li>- This video will provide a walkthrough of the functionality to report a loss of health insurance coverage.</li><li>- Consumers who lost qualifying health coverage in the past 60 days or who expect to lose coverage in the next 60 days qualify for a Special Enrollment Period, or SEP.</li></ul> <hr/> <p><i>Agent and Broker Video Learning Center</i></p>	<p>This video will provide a walkthrough of the functionality to report a loss of health insurance coverage.</p> <p>Consumers who lost qualifying health coverage in the past 60 days or who expect to lose coverage in the next 60 days qualify for a Special Enrollment Period, or SEP.</p>



<ul style="list-style-type: none"> <li>- In addition, consumers who lost coverage more than 60 days ago, but since January 1, 2020, and didn't enroll sooner because they were impacted by the COVID-19 emergency may still qualify for a Special Enrollment Period.</li> <li>- Consumers should apply online through HealthCare.gov to see if they qualify.</li> </ul> <hr style="border: 1px solid green; margin-top: 20px;"/> <p style="text-align: right;"><i>Agent and Broker Video Learning Center</i></p>	<p>In addition, consumers who lost coverage more than 60 days ago, but since January 1, 2020, and didn't enroll sooner because they were impacted by the COVID-19 emergency, may still qualify for a Special Enrollment Period.</p> <p>Consumes should apply online through HealthCare.gov to see if they qualify.</p>
<ul style="list-style-type: none"> <li>- This specific walkthrough features Mark. Mark was employed by a construction company since 2019 and received health coverage through this job.</li> <li>- Unfortunately, due to the financial impacts of the COVID-19 pandemic on his industry, Mark lost his job and his health coverage in March 2020. Based on this loss of coverage, he had 60 days before or after the date of coverage loss to apply for and enroll in coverage through the Marketplace. This is a type of Special Enrollment Period.</li> </ul> <hr style="border: 1px solid green; margin-top: 20px;"/> <p style="text-align: right;"><i>Agent and Broker Video Learning Center</i></p>	<p>This specific walkthrough features Mark. Mark was employed by a construction company since 2019 and received health coverage through this job.</p> <p>Unfortunately, due to the financial impacts of the COVID-19 pandemic on his industry, Mark lost his job and his health coverage in March 2020. Based on this loss of coverage, he had 60 days before or after the date of coverage loss to apply for and enroll in coverage through the Marketplace. This is a type of Special Enrollment Period.</p>



- Shortly after Mark lost his job and employer coverage, Mark's elderly mother was diagnosed with COVID-19. Mark's mother quarantined in her house through the end of May 2020, as she recovered from the virus. Mark provided care for his mother throughout the time she was quarantined, which overlapped with the end of his opportunity to enroll in individual health coverage through his Special Enrollment Period. Since Mark was caring for his mother, he missed his deadline to enroll in Marketplace coverage.
- Now that he no longer needs to care for his mother, he returns to his HealthCare.gov account to update and complete his Marketplace application.

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Shortly after Mark lost his job and employer coverage, Mark's elderly mother was diagnosed with COVID-19. Mark's mother quarantined in her house through the end of May 2020, as she recovered from the virus. Mark provided care for his mother throughout the time she was quarantined, which overlapped with the end of his opportunity to enroll in individual health coverage through his Special Enrollment Period. Since Mark was caring for his mother, he missed his deadline to enroll in Marketplace coverage.

Now that he no longer needs to care for his mother, he returns to his HealthCare.gov account to update and complete his Marketplace application.

 <p>The screenshot shows the HealthCare.gov interface. At the top is the HealthCare.gov logo. Below it is a 'Back' link. The main heading is 'Recent coverage changes'. A question asks: 'Did any of these people lose qualifying health coverage between 1/1/2020 and 7/2/2020?'. Below the question is a link: 'Learn more about qualifying health coverage.'. There is a checkbox next to the name 'Mark Jones'. A green button labeled 'Save &amp; continue' is visible. At the bottom, the application ID is shown as '4335791'.</p>	<p>Once in his HealthCare.gov account, Mark begins his Marketplace application and navigates to the “Recent Coverage Changes” section.</p> <p>Mark isn’t sure if he should select his name for this question, since he previously missed his Special Enrollment Period deadline to enroll in coverage, so he selects the “Learn more” link to get more information about qualifying health coverage and reporting recent coverage changes.</p>
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<p>HealthCare.gov</p> <p><a href="#">← Back</a></p> <h2>Recent coverage changes</h2> <p><b>Did any of these people lose qualifying health coverage between 1/1/2020 and 7/2/2020?</b></p> <p><a href="#">Learn more about qualifying health coverage.</a></p> <p><input type="checkbox"/> Mark Jones</p> <p><b>Save &amp; continue</b></p> <p>Application ID: 4335791</p> <p><a href="#">All Topics</a> · <a href="#">Glossary</a> · <a href="#">Contact Us</a> · <a href="#">Archive</a> <a href="#">Nondiscrimination / Accessibility</a> · <a href="#">Privacy Policy</a> · <a href="#">Privacy Settings</a> · <a href="#">Linking Policy</a> · <a href="#">Using This Site</a></p>	<h3>Learn about qualifying health coverage <span>Close</span></h3> <p><b>Select</b> the name of each person who lost qualifying health coverage between 5/3/2020 and 7/2/2020. A person may have lost coverage for many reasons, like losing or leaving a job that offered health coverage, turning 26 and no longer being covered under a parent's plan, or the end of COBRA or Medicaid coverage (including the loss of Medicaid coverage for a someone required to meet a new "spend down").</p> <p><b>Don't select</b> a person's name if they lost coverage because they didn't pay their premiums or chose to drop their coverage.</p> <p>We're asking this question to see if anyone on your application is eligible for a Special Enrollment Period allowing them to enroll outside the yearly Open Enrollment Period.</p> <p><b>If they lost job-based coverage</b></p> <p><b>Select</b> a person's name if they lost coverage between 5/3/2020 and 7/2/2020 through their (or a household member's) employer, including if:</p> <ul style="list-style-type: none"><li>• The employer stopped offering coverage.</li><li>• They left a job (no matter why they left).</li></ul>	<p>From the help drawer, Mark learns he should select the name of each person on his application who lost qualifying health coverage anytime since January 1, 2020, and couldn't enroll sooner because of the COVID-19 emergency.</p> <p>Please note, qualifying health coverage includes coverage offered through a job, individual coverage for a plan or policy bought by an individual, COBRA, Medicaid or CHIP, Medicare, or coverage through a family member's plan. Visit the link above for more information on qualifying health coverage.</p> <p><b>Note: A popup onscreen will direct viewers to the following additional resources:</b></p> <ul style="list-style-type: none"><li>• <a href="https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/">https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/</a></li></ul> <p>Consumers who qualified for a Special Enrollment Period but missed the deadline to enroll <b>due to the COVID-19 national emergency may be eligible</b> to enroll in coverage through another Special Enrollment Period. <b>The COVID-19 national emergency poses many different challenges that may prevent individuals from enrolling in a qualified health plan (QHP) before the end of an enrollment period for which they were eligible.</b></p> <p>Mark also learns that anyone who has lost coverage may be required to submit documents to confirm</p>
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CLOSE HOLD – DO NOT SHARE

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.



	the loss of coverage and the date the coverage was lost.
	Mark lost qualifying health coverage in March 2020. Based on the help drawer, he knows he should select his name on the application for a recent loss of coverage. He selects his name and selects "Save & continue."



<p><b>HealthCare.gov</b></p> <p><a href="#">← Back</a></p> <h2>Recent coverage changes</h2> <p><b>When did Mark lose coverage?</b> For example: 5/3/2020</p> <p>Month    Day    Year</p> <table border="1"><tr><td>3</td><td>/</td><td>31</td><td>/</td><td>2020</td></tr></table> <p><b>Enter the name of the plan.</b> Optional</p> <input type="text"/>  <p><b>Save &amp; continue</b></p> <p>Application ID: 4335791</p>	3	/	31	/	2020	<p>Mark lost his coverage on March 31, 2020, so he inputs this date into the date of coverage loss field.</p> <p>Mark views the option to input the name of his previous plan onto his Marketplace application, but he's not required to. Mark selects "Save &amp; continue" to save this information in his application and then proceeds through the rest of the application.</p> <p>Because Mark lost qualifying coverage during the COVID-19 national emergency and missed his original deadline to enroll because <b>he and his family were impacted by</b> the COVID-19 pandemic, he will receive a Special Enrollment Period that allows him to enroll in Marketplace coverage outside of Open Enrollment.</p> <p>For more information on completing a Marketplace application, or on missing an SEP enrollment deadline due to COVID-19, visit the links above or see the video description.</p> <p><b>Note: A popup onscreen will direct viewers to the following additional resources:</b></p> <ul style="list-style-type: none"><li>• <a href="https://www.healthcare.gov/coronavirus/">https://www.healthcare.gov/coronavirus/</a></li><li>• <a href="https://www.dol.gov/coronavirus/unemployment-insurance">https://www.dol.gov/coronavirus/unemployment-insurance</a></li><li>• <a href="https://www.fema.gov/disasters">https://www.fema.gov/disasters</a></li><li>• <a href="https://www.healthcare.gov/reporting-changes/">https://www.healthcare.gov/reporting-changes/</a></li><li>• <a href="https://www.healthcare.gov/unemployed/cobra-coverage/">https://www.healthcare.gov/unemployed/cobra-coverage/</a></li></ul>
3	/	31	/	2020		



	<ul style="list-style-type: none"><li>• <a href="https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/">https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/</a></li><li>• <a href="https://www.healthcare.gov/help/losing-health-coverage/">https://www.healthcare.gov/help/losing-health-coverage/</a></li></ul>
<p><b>Thank you for watching!</b></p> <hr/> <p>If a consumer needs support completing a Marketplace enrollment application, they should contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).</p> <p><i>Agent and Broker Video Learning Center</i></p>	<p>We hope this video has been helpful. If you haven't already, we encourage you to watch our other video for a full walkthrough of the streamlined HealthCare.gov application where the applicant is seeking financial assistance, linked to in the video description below.</p> <p>If a consumer needs additional support regarding eligibility for Special Enrollment Periods or missing Special Enrollment Period enrollment deadlines, they should contact the Marketplace Call Center.</p>