

# 2016 Plan Year Open Enrollment (OE) Scenarios



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## Scenario 1

- A 2015 effectuated enrollment is auto-reenrolled (I834AR) on 10/22/15 (“Wave 1” Batch Auto Renewal (BAR) )in Qualified Health Plan (QHP) Issuer A
  - Additional Maintenance Reason Code (AMRC) = “Passive”
- On 11/1, the consumer updates the “ready to review” BAR application and enrolls in QHP Issuer B for 2016 coverage
  - QHP Issuer A receives a 2016 cancel with AMRC = “CANCELIC”
  - QHP Issuer B receives an initial 2016 enrollment with AMRC = “CIC”
    - QHP Issuer B will need to collect a binder payment from the enrollment
    - QHP Issuer B will need to send an effectuation confirmation to the Federally facilitated Marketplace (FFM) once a binder payment is received

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## Scenario 2

- A 2015 effectuated enrollment is auto-reenrolled (I834AR) on 10/23/15 (“Wave 1” BAR) in QHP Issuer C
  - AMRC = “Passive”
- On 10/28, the consumer updates the 2015 enrollment with a Non-Special Enrollment Period (SEP) Change-in-Circumstance (CiC)
  - QHP Issuer C receives a “TERMCIC” and new “CIC” for the 2015 Policy on 10/28 (policy remains effectuated)
  - QHP Issuer C receives a cancel I834 for the 2016 passive in late November (834 Cancel Job)
  - QHP Issuer C receives a new 2016 passive after 12/15 (“Wave 2” BAR) with AMRC = “Passive” reflecting the new information reported on the 2015 CiC

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## Scenario 3

- A 2015 effectuated family enrollment with QHP Issuer D had an open citizenship/lawful presence Data Matching Issue (DMI) for one member at the time of Wave 1 BAR, so is held for Wave 2 BAR
  - The FFM sends transactions to QHP Issuer D to expire the DMI on 11/7, ending the policy covering the member with the DMI as of 11/30, with a new 2015 enrollment without the expired member effective 12/1
  - On 12/16, Wave 2 BAR sends an auto-reenrollment (I834AR) establishing 2016 coverage for the family that excludes the expired member
    - QHP Issuer D receives a 2016 passive with AMRC = “Passive”