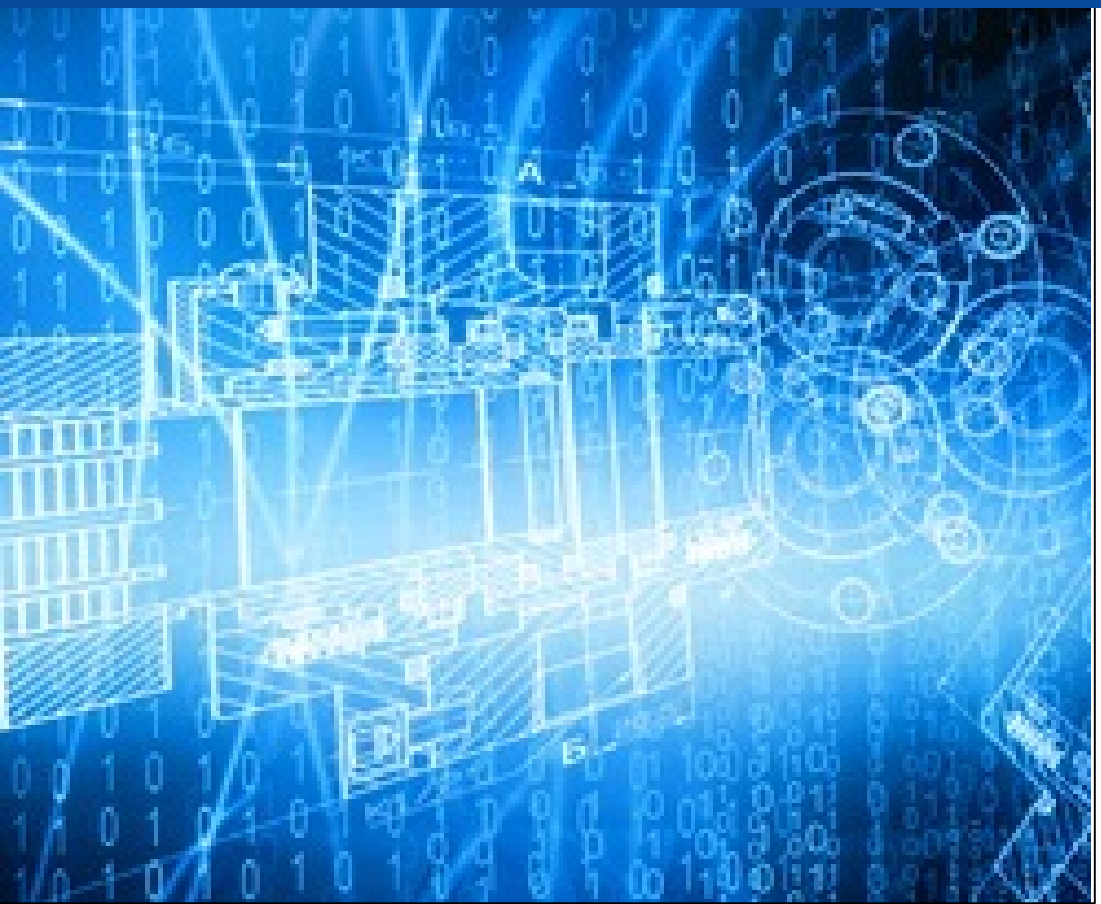
CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

Plan Category Limitation (PCL) Issue Preventing Access to Silver Plans and Special Enrollment Period (SEP) (04/22/19)



Consumer Information & Insurance Oversight (CCIIO)

April 22, 2019

https://www.regtap.info/FFENR.php

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Plan Category Limitations (PCL) Issue Preventing Certain Enrollees from Accessing Silver Plans: Background

- Effective 2/1/19, PCL applies to consumers and their dependents who qualify for certain SEP types and are already enrolled in Marketplace coverage. For most (but not all) SEP types subject to PCL, existing enrollees will generally only be able to choose from plans within the same plan category as their current plan. However, Marketplace enrollees who become newly eligible for cost-sharing reductions (CSR) – and who aren't already enrolled in a Silver plan – should be allowed to change to a Silver plan so they can use their CSR.

- After the PCL roll-out, CMS became aware of a technical issue that blocked certain Marketplace enrollees who were newly eligible for CSR from enrolling in a Silver plan. CMS anticipates implementing a technical fix for this issue in early May.

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Plan Category Limitations (PCL) Issue Preventing Certain Enrollees from Accessing Silver Plans: Special Enrollment Period (SEP)

- CMS will provide a Special Enrollment Period (SEP) for those enrollees impacted by this issue between 2/1/19 and 4/5/19 who were newly eligible for CSRs, yet could not enroll in a Silver plan after their CIC SEP.

- CMS emailed those impacted on 4/9/19, advising the consumer of the technical issue and to contact the call center by 6/8/19 if they would like to enroll in a Silver plan.

- As the issue is ongoing until early May, there will be a second group identified who reported a CIC with CSR eligibility between 4/6/19 and early May, who will also receive notification of the option to select a Silver plan, with a July SEP deadline.

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