CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

Marketplace Special Enrollment Periods (SEPs) for Individuals Affected by Hurricanes in Puerto Rico and U.S. Virgin Islands



Center for Consumer Information and Insurance Oversight (CCIIO)

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

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Marketplace SEP for Individuals Affected by Hurricanes in Puerto Rico and U.S. Virgin Islands

Summary of Guidance:

- On Wednesday, January 18, 2018, CMS issued guidance that individuals affected by the 2017 hurricanes in Puerto Rico and the U.S. Virgin Islands who relocated to an FFE state, but were unable to complete a 2018 Exchange enrollment during the 2018 Annual Open Enrollment Period or any other SEP for which they were eligible, are eligible for an exceptional circumstance Special Enrollment Period (SEP) to enroll in 2018 Exchange coverage through March 31, 2018.

Marketplace SEP for Individuals Affected by Hurricanes in Puerto Rico and U.S. Virgin Island (Continued)

Who is currently eligible for this SEP to enroll in 2018 Exchange coverage?

- The FFE offers additional flexibility to individuals affected by the hurricanes in Puerto Rico and the U.S. Virgin Islands who relocated to an FFE state but were unable to complete a 2018 Exchange enrollment during the 2018 Annual Open Enrollment Period or any other SEP. These individuals are eligible for an exceptional circumstance SEP to enroll in Exchange coverage through March 31, 2018.
- Individuals who relocate to states operating a State-based Exchange should contact that Exchange directly, as policies may vary.

Marketplace SEP for Individuals Affected by Hurricanes in Puerto Rico and U.S. Virgin Island (Continued)

How can eligible consumers access this SEP?

- Eligible consumers should contact the Exchange Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 to request enrollment using this exceptional circumstances SEP and should indicate that they relocated from Puerto Rico or the U.S. Virgin Islands because of the 2017 hurricanes.

- To expedite the SEP process, in advance of calling the Exchange Call Center, consumers can complete a 2018 application on HealthCare.gov directly or with the assistance of a Navigator, Certified Application Counselor, Agent/Broker, or Direct Enrollment Partner. The initial eligibility results may show the consumer is not eligible to enroll because Open Enrollment has ended. This will be re-evaluated when the consumer requests the SEP from the Exchange Call Center.

- Each SEP request must be individually reviewed by a caseworker, which may take several days. Consumers will be notified of their SEP eligibility determination by mail. Once a consumer receives notice they are eligible for the SEP, they may visit HealthCare.gov (or call the Call Center) to select a plan.

Marketplace SEP for Individuals Affected by Hurricanes in Puerto Rico and U.S. Virgin Island (Continued)

What is the deadline for consumers to request this SEP?

- Affected consumers must contact the Exchange Call Center and select a plan by March 31, 2018 to qualify for this SEP. The effective date for coverage under this SEP will be the first day of the month after the consumer selects a plan.