



Center for Consumer Information and Insurance Oversight

June 15, 2015

In the 2016 Plan Year, the Marketplace will use the same auto-reenrollment rules for catastrophic enrollees with an exemption as 2015:

- Enrollees who are enrolled in catastrophic coverage, who are age 30 or over by 1/1/16 (or are part of an enrollment group that includes someone who is age 30+) will be auto-reenrolled into the "Age Off" plan indicated by the issuer in the Plan ID Crosswalk Template
- Enrollees who are under age 30 on 1/1/16 will be auto-reenrolled in the catastrophic plan



- Accordingly, issuers should indicate the age off plan in the 2016 reenrollment notice for catastrophic enrollments with a member age 30+ as of 1/1/16
 - Enrollment groups under the age of 30 on 1/1/16, should have the catastrophic plan indicated as the renewal plan
 - Existing Guidance: "In addition to providing the renewal notice, issuers are encouraged to include a cover note indicating that consumers may return to the Marketplace to apply for a new hardship exemption and enroll in catastrophic coverage if eligible."

https://www.regtap.info/uploads/library/ENR AutoRenewCatastrophic 100114 5CR 100614.pdf

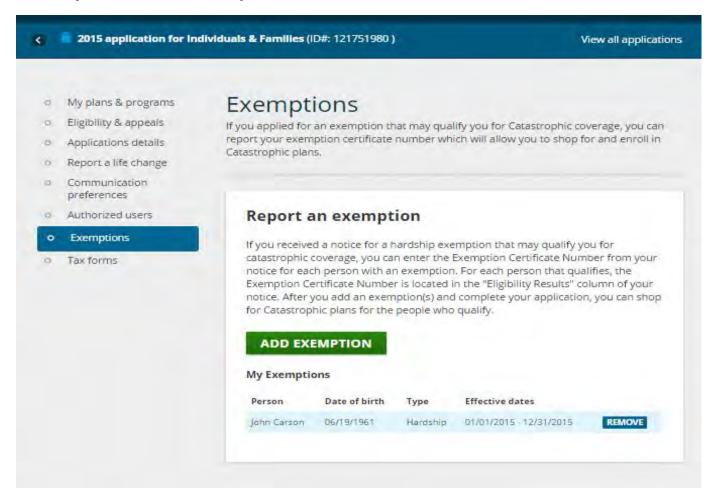


Enrollees who are enrolled in a catastrophic plan, age 30+ with an ECN can actively reenroll in a catastrophic plan:

- Catastrophic enrollees 30+ who want to reenroll in a catastrophic plan must actively return to Healthcare.gov or the Call Center to enter a valid Exemption Certificate Number (ECN), apply & enroll
- Most 2015 ECNs expire 12/31/15, so eligible enrollees may need to re-apply for an exemption and enter the ECN they receive in the Exemptions section of their Marketplace Account (see https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/#hardshipexemptions)
 - Secretary's Hardship Exemption (enrollees in coverage gap) can be determined in real-time on Healthcare.gov, with the ECN indicated in the Eligibility Determination Notice and catastrophic plans available
- Functionality constraints prevent enrollees, age 30+ who are enrolled in a catastrophic plan, with multi-year ECNs from being autoreenrolled into catastrophic; they must actively return to the Marketplace reenroll in a catastrophic plan.



Exemptions in Marketplace Account





Partial Months of Coverage Policy Examples Example 2: -Removal-

- Policy effective 1/1/2015; Full month total premium of \$300 (\$10.50 user fee), APTC of \$200, and advance CSR of \$50 was sent by the FFM to FFM issuer on the initial 834.
- Enrollment group terminates effective 3/12/2015; FFM sends termination 834 ending coverage effective 3/12/2015.
- FFM issuer calculates the partial month amount of premium, APTC, advance CSR, and user fee using the end dates contained in the 834 transaction. For March, the partial month payment amounts should be:
 - Premium (\$300/31 days) * 12 days of coverage = \$116.13
 - APTC (\$200/31 days) * 12 days of coverage = \$77.42
 - Advance CSR (\$50/31 days) * 12 days of coverage = \$19.35
 - User fee (\$10.50/31 days) * 12 days of coverage = \$4.06

