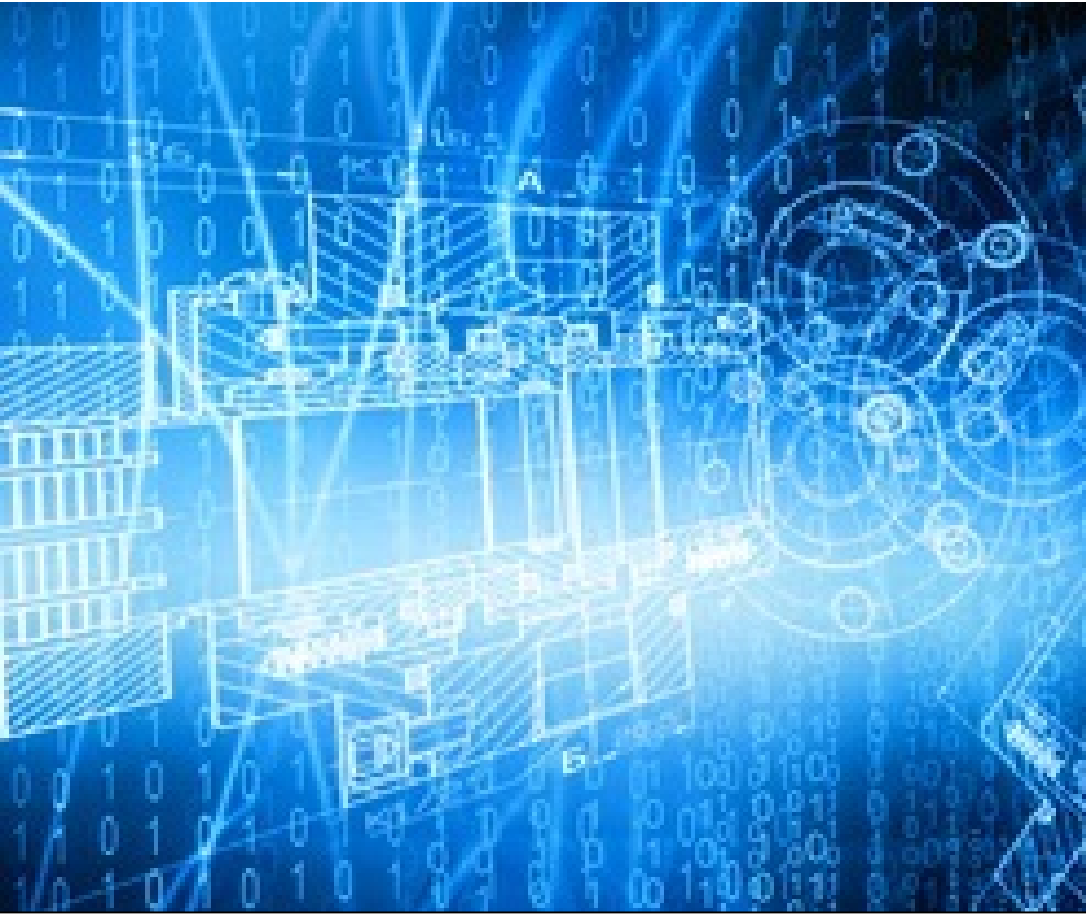


# Loss of Minimum Essential Coverage (MEC) Special Enrollment Period (SEP) – Refresher



*Center for Consumer  
Information & Insurance  
Oversight (CCIIO)*

*April 6, 2020*

*<https://www.regtap.info/FFENR.php>*

*The information provided in this presentation is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This material summarizes current policy and operations as of the date it was uploaded to REGTAP. Links to certain source documents may have been provided for your reference. We encourage persons taking the course to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information*

*This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.*

# Loss of Qualifying Health Coverage

Consumers may qualify for an SEP if they (or anyone in their household who is seeking coverage) lose qualifying health coverage, also known as minimum essential coverage (MEC). Some examples of qualifying health coverage include:

- Coverage through a job, or through another person's job
- Medicaid or Children's Health Insurance Program (CHIP) coverage including CHIP unborn child coverage, pregnancy-related coverage and medically needy coverage (depending on State rules)
- Some student health plans (check with the school to see if the plan counts as qualifying health coverage)
- Individual or group health plan coverage that ends during the year
- Dependent coverage that a consumer has through a parent's plan
- COBRA coverage

# When Consumers Do Not Qualify

Consumers do not qualify for the loss of qualifying health coverage SEP if:

- They voluntarily end their prior coverage.
  - Exception: Consumers can qualify if they voluntarily leave their job and, as a result, lose their health coverage.
  - Exception: Consumers can qualify if they voluntarily end existing coverage with a mid-year renewal period.
- Their coverage ends due to nonpayment of premiums.
  - Exception: Consumers can qualify if employer coverage ended because the employer didn't pay premiums.
- The coverage they lost did not qualify as minimum essential coverage.
- They lost coverage more than 60 days ago.

# Coverage Effective Dates: Loss of Qualifying Health Coverage

Situation	Plan Selection	Coverage Effective Date
<p><b>Loss of Qualifying Health Coverage</b></p> <p>Qualifying Event Date: Date that prior coverage ends</p>	<p>Any day of the month</p>	<p>Accelerated: First day of the month after plan selection</p>
<p><b>Future Loss of Qualifying Health Coverage</b></p> <p>Qualifying Event Date: See above</p> <p>➤ Consumers can apply and qualify for this SEP up to 60 days before they lose coverage.</p>	<p>Any day of the month</p>	<p>Accelerated: First day of the month after plan selection, following prior coverage end date</p>

# Example: Loss of Employer Sponsored Coverage *in the Future*

## Scenario: Emma chooses a plan before coverage loss

- Emma's employer-sponsored coverage is ending on April 30.
- On April 29, Emma applies for and enrolls in a plan through the Marketplace.
- Emma qualifies for a Loss of MEC SEP, and her Marketplace coverage will begin on May 1.
- Emma may be required to submit documents to confirm her SEP eligibility but this will not change her coverage start date.

# Example: Loss of Employer Sponsored Coverage *in the Past*

## Scenario: Emma chooses a plan after coverage loss

- Emma's employer-sponsored coverage ended on April 30.
- On May 3, Emma applies for and enrolls in a plan through the Marketplace.
- Emma qualifies for a Loss of MEC SEP, and her Marketplace coverage will begin on June 1.
- Emma may be required to submit documents to confirm her SEP eligibility but this will not change her coverage start date.

# Loss of Qualifying Health Coverage Resource

- This presentation is an excerpt from a previously available technical assistance resource presentation on Special Enrollment Periods which can be found at:
  - <https://marketplace.cms.gov/technical-assistance-resources/sep-overview-slides-7-11-2018.pdf>