



# Broker Bulletin

February | 2021

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## Individual and Family Plans - Special Enrollment Period February 15 to May 15

The Department of Health and Human Services by executive order will open a Special Enrollment Period from February 15, 2021 - May 15, 2021. Consumers who did not enroll for a January 1, 2021 effective date but would like to purchase coverage may do so during this time.

Marketplace enrollments are to be processed through the [Marketplace/HealthSherpa Enrollment Portal](#) or through [Healthcare.gov](http://Healthcare.gov). Key points for enrolling members with Health First Health Plans and AdventHealth Advantage Plans are as follows:

### Why is this Enrollment Period happening?

The Centers for Medicare & Medicaid Services (CMS) determined that the COVID-19 emergency presents exceptional circumstances for consumers in accessing health insurance. Due to this emergency, CMS is providing a Special Enrollment Period (SEP) for individuals and families to apply and enroll in the coverage they need.

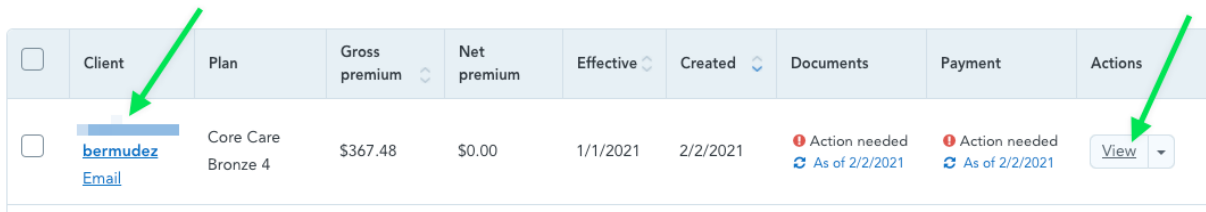
### How it works?

A Life Change is not a requirement during this COVID-19 SEP. It is necessary to document if a Life Change

occurred, however, you will **not** have to provide any follow-up documentation to prove the Life Change. If your client has a birth or adoption Life Change, be sure to select this option so that the coverage effective date will backdate to the birth/adoption date.

## How do I change plans for a currently enrolled client?

From the Marketplace enrollment portal, go to the currently enrolled Client Profile page by clicking their name or the View button:



<input type="checkbox"/>	Client	Plan	Gross premium	Net premium	Effective	Created	Documents	Payment	Actions
<input type="checkbox"/>	<a href="#">bermudez</a> <a href="#">Email</a>	Core Care Bronze 4	\$367.48	\$0.00	1/1/2021	2/2/2021	<span>🔴 Action needed</span> <a href="#">As of 2/2/2021</a>	<span>🔴 Action needed</span> <a href="#">As of 2/2/2021</a>	<a href="#">View</a>

The Client Profile may show a "Report changes" and "Change plans" button, or it may only show the "Report changes" button:



**To change plans *without* updating the application** – click Change Plans. If it's not present, then click Report Changes, go through the application without making edits, and then Change Plans.

**To change plans *and also* update the application** – click Report Changes, go through the application and make any changes needed, then Change Plans.

## When is the effective date?

There will be accelerated coverage dates, so as long as the enrollment is submitted before the end of the month, the coverage effective date will be the first of the following month. The earliest effective date for this SEP is March 1, unless the client qualifies for a retroactive effective date (for example, due to birth or adoption).

## Can I shop early?

Yes, you can browse plans now, but if you plan to submit an application without a Life Change, you must wait until February 15.

## Will I be able to enroll consumers through the Off Market Enrollment Portal?

Health First's [Off Marketplace Enrollment Portal](#) will be open for Traditional SEP events only and will require proper documentation. Please process all enrollments for the executive order SEP through the Marketplace/HealthSherpa Enrollment Portal.

For more information about this 2021 Special Enrollment Period in response to the COVID-19 Emergency, please visit [CMS.gov](#).

For individual and family plan related questions, please contact:

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If you have any questions, please contact your Health First Health Plans' or AdventHealth Advantage Plans' sales representative or Broker Services at [HFBroker@HF.org](mailto:HFBroker@HF.org).

We value and appreciate your partnership.

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