

Navigator Webinar

Special Enrollment Periods for the Individual Marketplace

April 10, 2014

1:00pm-2:30pm

Today's Webinar

- Dial into the webinar using the Audio instructions on your WebEx control panel
- All participants will remain muted for the duration of the webinar
- Questions can be submitted to panelists using the Q&A function on your WebEx control panel; we will pause periodically to take questions
- A recording of the webinar will be available online following the program

Agenda

- Special Enrollment Periods
 - Timeline
 - SEP Overview
 - Triggering Events
 - Who is Eligible for a Special Enrollment Period
 - How to Request a Special Enrollment Period
 - Demonstration
 - Coverage Effective Dates
 - What Consumers Need to Know about Special Enrollment Periods
 - Questions

Enrollment Timelines

- Consumers eligible for Medicaid and Child Health Plus can enroll year round
- Open Enrollment for QHPs ended March 31, 2014
- Next Open Enrollment for QHPs starts November 15, 2014 for coverage in 2015
- QHP eligible consumers must qualify for a Special Enrollment Period to enroll or change plans outside of Open Enrollment

SEP Overview

- All applications go through the same eligibility determination process regardless of whether they are submitted during Open Enrollment or for a Special Enrollment
 - Applications requesting financial assistance are first determined for Medicaid, then Child Health Plus, then subsidized QHPs
 - Applications not requesting financial assistance are determined for full pay QHP
- Many consumers receive a final eligibility determination immediately
- Some consumers are pended or have temporary eligibility and are required to submit additional documentation in order to validate their application and get a final eligibility determination

Triggering Events for Special Enrollment Periods

- Marriage or Domestic Partnership, Birth, Adoption or Placement for Adoption, or Placement for Foster Care
- Becoming a Citizen, National or Lawfully Present Individual
- Permanent Move to NYS or between counties in NYS
- No Longer Incarcerated
- Loss of Current Health Coverage
 - Lost health coverage must be Minimum Essential Coverage
 - Loss must be for reasons other than voluntary termination or nonpayment of premiums

Triggering Events for Special Enrollment Periods (con't)

- American Indian or Alaskan Native
 - Can enroll year-round or change plans once per month
- For current QHP enrollees only: Change in Eligibility for Financial Assistance
 - Newly eligible or ineligible for APTC, or change in eligibility for CSR

Triggering Events for Special Enrollment Periods (con't)

- Requests for the following Triggering Events must be referred to the Customer Service Center:
 - Victims of Domestic Violence (SEPs are available through 05/31/14)
 - Marketplace Staff or Contractor Enrollment Error
 - Assistor Misconduct
 - Health Plan Violated a Material Provision of its Contract
 - Exceptional Circumstances as defined by U.S Department of HHS

Who is Eligible for a Special Enrollment Period

- Must report the triggering event and select a QHP within 60 days after the triggering event
 - Consumers who lose coverage can request SEP 60 days before loss of coverage
- If one person in the coverage household is eligible for a SEP, everyone in the entire coverage household who is eligible for or enrolled in a QHP is eligible for a SEP
- With the exception of the SEP for Change in Eligibility for Financial Assistance, consumers do not need to be already enrolled in a QHP to request a SEP

How to Request a Special Enrollment Period

- Consumers newly applying to NYSOH must complete the Marketplace application
- Consumers who are already enrolled in a QHP must update their Marketplace application
- All submitted applications requesting financial assistance will first be assessed for Medicaid and CHP eligibility, and will then be assessed for QHP subsidy. Individuals not requesting financial assistance applications will be assessed for QHP eligibility.
 - If QHP eligible, consumers will be asked why they are requesting a SEP and the date of the triggering event
 - Consumers who are eligible for a SEP and are within 60 days of the event will be allowed to select a QHP
 - Consumers who are not eligible for a SEP or missed the 60 day window will be told that they cannot select a plan until the next Open Enrollment Period

Demonstration of SEP Application

- Scenario 1
 - Open Enrollment has ended
 - Donald Bank moves to the State of New York which triggers an SEP
 - He completes the NYSOH application for the first time
 - He is determined eligible for a QHP
 - He selects a QHP within 60 days of the move

Demonstration of SEP Application

- Scenario 2
 - Donald Bank gets married to Samantha Boon which triggers an SEP
 - Samantha was uninsured
 - Donald updates his NYSOH application to add Samantha
 - Donald and Samantha are both determined eligible for a QHP and can purchase a couple plan
 - Donald and Samantha enroll in a QHP within 60 days of the marriage

Coverage Effective Dates During SEPs

- Coverage on the date of the triggering event
 - Birth, adoption or placement for adoption, or placement for foster care
- Coverage on the first day of the month after QHP selection
 - Marriage or domestic partnership
 - Loss of health coverage
- Regular effective dates for all other SEPs
 - If a QHP is selected on or before the 15th of a month, coverage starts the first of the following month
 - If a QHP is selection on or after the 16th of a month, coverage starts the first of the second month

What Consumers Need to Know About SEPs

- Medicaid, CHP and the Small Business Marketplace are open to new enrollment all year
- New applicants for QHPs must meet SEP requirements
- When a current enrollee applies for a SEP, the Marketplace will recalculate their eligibility based on the life change
- In most cases, consumers will not need to submit documentation to request a SEP
- Consumers who enroll in a QHP mid-year must meet the entire annual deductible and the full maximum out of pocket limit applies
- Current enrollees who change plans will start over with a new deductible and maximum out of pocket limit

Questions?

Conclusion

- A recording of the webinar along with slides will be available online following the program and a link will be emailed to all registrants
- Please watch for announcements on future training programs