



## **Q&A on Coronavirus Special Enrollment Period (SEP) in Qualified Health Plans (QHP)**

- 1. Are April 1 start dates permissible for all members who come in through the Coronavirus SEP, even if they enroll between April 1 and April 15? Are partial month premiums permissible for people who come in after April 1, but still want coverage in April?**

**A:** Yes, we are going to offer a back date to April 1, if consumers request it. Our goal is to get individuals into care, but because we cannot do partial premiums, if they need coverage in April, it will need to begin on April 1. If consumers want a May 1 start date that is also permissible.

- 2. Can QHP coverage start retroactively under the Coronavirus SEP?**

**A:** Coverage can only begin as early as April 1 under the Coronavirus SEP. Some enrollees may opt for coverage to begin on May 1.

- 3. Are existing QHP members allowed to change their health plan under the Coronavirus SEP?**

**A:** Unless an existing QHP member is eligible for another SEP that enables them to change their plan, they will not be permitted to change their QHP health plan under the Coronavirus SEP.

- 4. Are consumers whose QHP coverage was terminated or cancelled due to non-payment be permitted to re-enroll under the Coronavirus SEP?**

**A:** Yes. This SEP is open to uninsured individuals who are otherwise eligible for a QHP. Coverage will not be retroactive, and under this SEP, it can only begin as early as April 1.