

LEGAL UPDATE

COVID-19 Exchange Special Enrollment Period Extended

On March 23, 2021, the Centers for Medicare & Medicaid Services (CMS) [announced](#) that it is extending access to a special enrollment period (SEP) through Exchanges on the federal www.HealthCare.gov platform due to the coronavirus (COVID-19) pandemic. Originally available through May 15, 2021, the extended SEP provides three additional months for enrollment, allowing eligible individuals to enroll in Exchange coverage through **Aug. 15, 2021**.

Overview of the COVID-19 SEP

Now through Aug. 15, 2021, this SEP is available through Exchanges using the www.HealthCare.gov platform to all Exchange-eligible consumers who are submitting a new application or updating an existing application. States using their own Exchange platforms are strongly encouraged to make a similar SEP available in their states.

Consumers seeking to take advantage of this SEP can find out if they are eligible by visiting www.HealthCare.gov. Consumers will have 30 days after they submit their application to choose a plan.

- Consumers who are eligible and enroll under this SEP will be able to select a plan with coverage that starts **prospectively the first of the month after plan selection**.
- Current enrollees will be able to **change to any available plan in their area** without restriction to the same level of coverage as their current plan.

As a result of the American Rescue Plan Act (ARPA), additional premium cost savings is available through www.HealthCare.gov starting April 1, 2021, that may lower premium costs or allow individuals to enroll in a higher-level plan at the same cost. Also, beginning in early July, consumers who are eligible for unemployment compensation for any week during 2021 may be eligible for additional cost savings through the Exchange.

Highlights

- Eligible individuals have three additional months to enroll in Exchange coverage via www.HealthCare.gov through an extended SEP.
- The ARPA provides additional premium cost savings through the Exchanges starting April 1.
- Consumers eligible for unemployment compensation during 2021 may see additional cost savings as well, beginning in July 2021.

CMS extended access to the Exchange special enrollment period due to COVID-19 through Aug. 15, 2021.

Provided to you by **Cowden Associates, Inc.**

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