

## **Subject Line: Marketplace Deadline Extended for Areas Affected by Hurricane Harvey**

Sub-header: Special Enrollment Period (SEP) Frequently Asked Questions per the Center for Public Policy Priorities (CPPP)

Agents,

As you should be aware, the deadline to enroll in a Marketplace plan in the greater Houston area is now **Sunday, December 31, 2017**. The plan effective date will still be January 1, 2018. This extension also applies to **OFF EXCHANGE** enrollments. **You can continue to complete your OFF EXCHANGE enrollments through your BROKER PORTAL.** Please see page 2 below for the **ON EXCHANGE** enrollment process.

During this time, individuals may:

- Enroll in a Marketplace plan
- Make changes to a Marketplace plan selection

We have received communication from the Center for Public Policy Priorities (CPPP) related to the Harvey SEP enrollment extension and would like to share information from their document that may assist in your day to day enrollment activities.

### **Frequently Asked Questions (FAQ's)**

#### **What does this mean for 2018 coverage?**

The open enrollment period for individuals to enroll in coverage for 2018 began on November 1, 2017 and ends December 15, 2017. **BUT people who either currently reside in a disaster-affected area, or did when Harvey hit, will have until December 31, 2017 to enroll in 2018 coverage.**

There has been some confusion between the hurricane SEP for 2017 coverage and the hurricane SEP which extends access to enrollment for 2018 coverage until December 31, 2017.

#### **Who is eligible for this extra time to enroll?**

The guidance makes this SEP available to individuals who “reside, or resided at the time of the hurricane, in any of the counties declared as meeting the level of ‘individual assistance’ or ‘public assistance’ by FEMA.” **If you currently live in a county that is considered affected by the hurricane or you lived in that county at the time of the hurricane (August 23, 2017 - September 15, 2017) then you are eligible to enroll in 2018 coverage until December 31st, 2017.**

#### **Which Texas counties are included?**

According to FEMA’s website this includes the following Texas counties:

Aransas, Austin\*, Bastrop, Bee, Bexar\*, Brazoria, Burleson\*, Caldwell, Calhoun, Chambers, Colorado, Comal\*, Dallas\*, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Grimes\*, Guadalupe\*, Hardin, Harris, Jackson, Jasper, Jefferson, Jim Wells\*, Karnes, Kleberg, Lavaca, Lee, Liberty, Madison\*, Matagorda, Milam\*, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Augustine\*, San Jacinto, San Patricio, Travis\*, Tarrant\*, Tyler, Victoria, Washington\*, Walker, Waller, and Wharton.

\*These counties were designated as eligible for “public assistance” only but are still considered “affected” and therefore people in these counties are eligible for the extension.

#### **Do I have to provide documentation that I was affected by the hurricane, such as documents from FEMA?**

Anyone who lives in a county considered “affected” by the hurricane (or who lived in the county at the time of the hurricane) is eligible for the extension and must only attest to living in those areas and to not being able to complete enrollment due to the hurricane. No further documentation will be needed.

### **What if I lived in Florida during Irma or Puerto Rico during Maria but I have now moved to Texas?**

Anyone who attests to moving from an area affected by a hurricane-related weather event in 2017 (and who lived in that area during the disaster) will be eligible for the extra time to enroll in coverage through December 31, 2017.

### **How can a person enroll ON EXCHANGE using the SEP which extends enrollment access for 2018 coverage?**

To access this additional time to enroll in coverage for 2018, a person must call the Marketplace Call Center and request the special enrollment period. However, the consumer can complete the application online – either alone or with in-person assistance – prior to calling the Marketplace Call Center. If the consumer's application is already complete at the time he or she is requesting the extension, the consumer should provide the application number to the Marketplace Call Center. The applicant must tell the Call Center Representative that he or she was affected by the hurricane and requires more time to complete 2018 enrollment. People may contact the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 to request enrollment using this SEP after December 15, 2017. The call center is open 24 hours a day, seven days a week.

Navigators and Certified Application Counselors (CACs) may use the special helpline set up just for assisters:

- Assister line for Navigators: 1-855-868-4678
- Assister line for CACs: 1-855-879-2683

### **Here's how the process would work:**

- 1) A person submits an application for 2018 coverage via Healthcare.gov. In most cases (unless they were found eligible for some other special enrollment period), they would then receive an eligibility determination notice that would say they are ineligible to enroll in coverage because the open enrollment period for 2018 ended on December 15th, 2017.
- 2) They can then call the Marketplace call center and request the special enrollment period which extends the open enrollment for people in areas impacted by Harvey. (This request must be submitted by the deadline of December 31, 2017). The applicant must tell the Call Center Representative that he or she was affected by the hurricane and requires more time to complete 2018 enrollment.
- 3) This request will then be forwarded to the Marketplace for review/approval
- 4) Once the Marketplace has approved the enrollment extension and set the appropriate effective date, the consumer will be alerted via letter and will be able to go back to Healthcare.gov and select a plan.

We hope you find this information beneficial to yourself and your clients.

**As a reminder- In 2018, new and existing Marketplace members can save 10% on their monthly premiums by taking a Health Risk Assessment (HRA) as part of our Community Rewards wellness program. Members must create a Community Rewards account and complete the HRA by **January 31, 2018.****

**Community Health Choice proudly welcomes the Houston Methodist Hospital System to our family of programs effective January 1, 2018!**

**Thank you for representing Community Health Choice! We value your partnership!**

For questions please contact [AgentRelations@CommunityCares.com](mailto:AgentRelations@CommunityCares.com)  
OR by phone at (713) 295-6760.