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The Broker Bulletin

Community Health Choice Broker Newsletter – Your Partnership Resource



FINISH AEP STRONG, MAKE THE MOST OF OE

Two important enrollment periods are underway–and this month's Bulletin gives you the information and tools to help clients take action. As AEP approaches its December 7 deadline and ACA Open Enrollment continues, explore our 2026 and 2027 D-SNP plan information, key ACA dates, details about the Texas disaster Special Enrollment Period and practical tips to help clients renew and avoid a gap in coverage.

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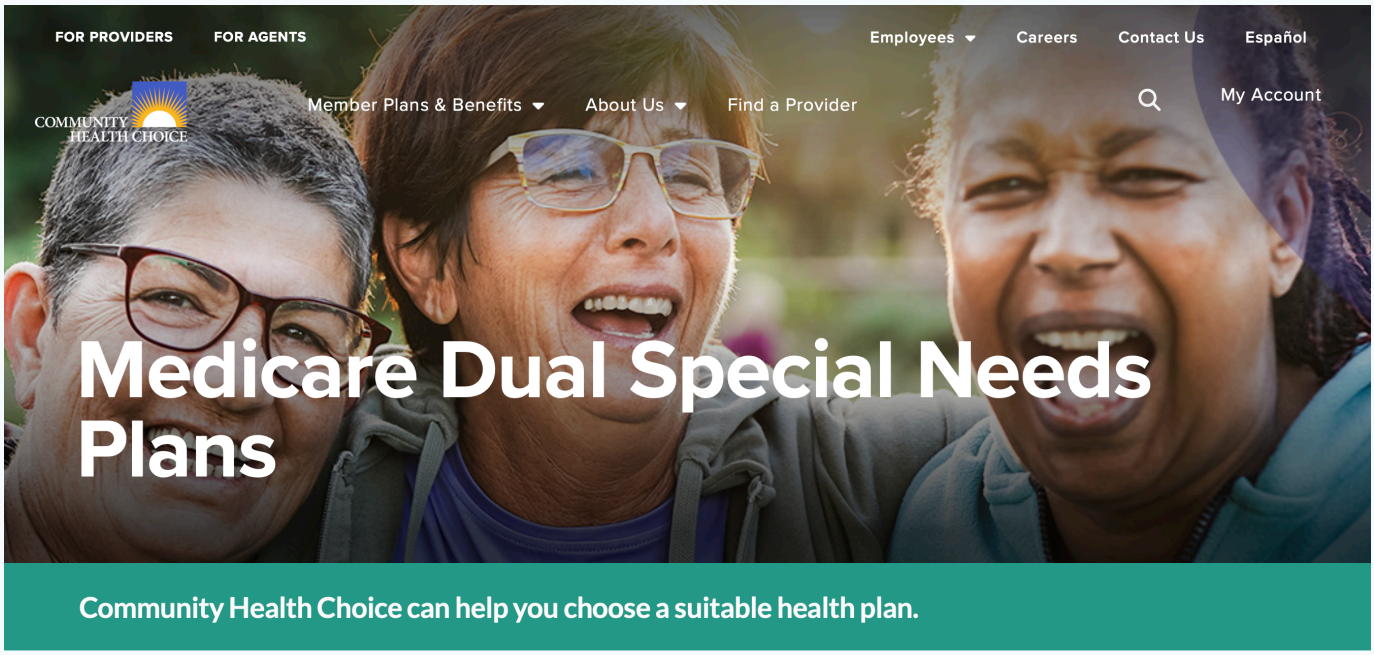
In Case You Missed It: Explore Our Updated Medicare Website



Our Medicare website was recently updated to make it easier to find D-SNP plan information and provider resources in one place. Visit **CommunityHealthChoice.org/medicare** to explore the latest updates and help clients find the information they need.

Compare 2026 and 2027 D-SNP plans

Visitors can now choose the plan year they need and view information for either 2026 or 2027. This makes it easier to compare the available Community DualCare D-SNP plans, benefits, and service areas for the correct year.

Find the new FIDE Provider Directory option

Under Find a Provider, visitors will now see a new option for the FIDE Provider Directory. This directory can help clients in the Community DualCare Aligned plan find participating providers for their integrated Medicare and Medicaid coverage.

Help clients find the right information

When sharing the website, remind clients to select the correct plan year and provider directory for their plan. If they need help, they can call Member Services at 1.833.276.8306 (TTY 711).

ACA Open Enrollment Is Here



Open Enrollment for 2027 coverage started November 1 and runs through January 15, 2027. The date that matters most for your clients is December 15. Clients who enroll by December 15 can start coverage January 1, provided they pay any required first premium by the insurer's deadline. Clients who enroll after December 15 get coverage that starts February 1. That could mean a month without coverage.

Key dates to share with clients

- November 1, 2026: Open Enrollment begins
- December 15, 2026: Last day to enroll for coverage that starts January 1
- December 16, 2026, through January 15, 2027: Enroll for coverage that starts February 1, 2027
- January 15, 2027: Open Enrollment ends

Here's how to help your clients stay on track:

- Reach out now. Don't wait until December. Early calls leave time to fix problems.
- Collect updates. Ask about changes to income, household size, and address.
- Compare plans. Premiums, doctors, hospitals, and drug coverage can change from year to year.
- Enroll by December 15 for January 1 coverage. Remind clients to pay any required first premium by the insurer's deadline.

Special Enrollment Period Available Following Texas Heavy Rainfall and Flash Flooding



A Special Enrollment Period (SEP) is currently available for individuals who were impacted by the Texas heavy rainfall and flash flooding disaster and were unable to enroll or make a plan change because of the disaster. Eligible individuals may use this Disaster/Emergency SEP **through November 30, 2026.**

This SEP gives brokers an additional opportunity to help qualifying individuals enroll in a **Community Health Choice D-SNP** for 2026.

Who may qualify?

An individual may qualify if they live in a county covered by the disaster declaration and the disaster prevented them from completing an enrollment or plan change when they otherwise would have been eligible to do so. Harris County is included in the declaration and is the primary focus for our HIDE coverage area. Some additional counties may also be covered, so eligibility should be confirmed before submitting an application.

When speaking with a client, ask:

- What county do you live in?
- Did the Texas disaster prevent you from enrolling or making a plan change during the applicable enrollment period?

If the individual confirms that the disaster prevented timely enrollment, document the appropriate Disaster/Emergency SEP attestation in Salesforce and follow the standard enrollment process.

Important: This SEP is available **through the end of the day on November 30, 2026.** Brokers should confirm that the individual and county meet the applicable SEP requirements before completing enrollment.

Marketplace Renewal Best Practices





Renewing clients protects their coverage and your book of business. A little work now can help prevent a gap in coverage in January.

Tips for helping clients renew

- **Review your client list first**. Start with the clients who are most likely to need help.
- **Reach out early.** Don't wait for the December 15 deadline.
- **Ask for updates.** Income, household size, address, and job changes can all change a client's cost.
- **Gather documents early.** Ask for pay stubs, tax information, or ID papers before they're needed.
- **Compare plans every year.** Check premiums, drug coverage, and whether the client's doctors are in the network.
- **Get consent.** Collect it before you start an application. HealthSherpa's consent library can do this, even by text message.
- **Renew quickly.** Once you have what you need, finish the renewal.

Common renewal problems and how to avoid them

- **Auto-renewal with no review.** Premiums and subsidies can change. Check each client's 2027 cost before December 15.
- **Old income or household information.** This can lead to the wrong subsidy or a request for documents. Update it at renewal.
- **A plan change.** A client's plan may be replaced or moved to another carrier. Check what plan they'll be moved to, and compare it with other options.
- **Missing documents.** Coverage can be affected if proof isn't sent on time. Ask early and answer notices quickly.
- **Auto-renewal turned off.** These clients won't renew on their own. Contact them and enroll them yourself.
- **$0 premium plans.** These can still see a premium change. Check them early.

FIND WHAT YOU NEED IN THE BROKER PORTAL

Access to helpful

- tools
- forms
- marketing materials
- the latest resources in one convenient location.

The portal provides everything you need to support your clients—enrollment materials

- plan information
- essential documents

Log in regularly for updates and new features.

