

**Administrative Information Bulletin 01-17:
Guidance Regarding Special Enrollment Periods
January 23, 2017**

Pursuant to federal regulations at 45 C.F.R. §155.100 et seq. and state authority at M.G.L. c.176Q, s.2, the Commonwealth Health Insurance Connector Authority (the “Connector”) is issuing this Administrative Information Bulletin (“Bulletin”) to provide guidance in connection with the open enrollment period, which ends on January 31, 2017 for the commercial non-group market. This Bulletin provides (a) administrative information regarding an additional circumstance that would allow a person to enroll in coverage during closed enrollment, which for 2017 is between February 1, 2017 and December 31, 2017¹ and (b) clarification on the parameters of this special enrollment period.

Once open enrollment closes, a person may only enroll in or make changes to their health insurance plan if they experience a triggering event. *See* 45 C.F.R. §155.410. Triggering events include, but are not limited to the following: birth or adoption of a child, marriage, loss of insurance through a job, recently moved to the state, certain changes in income, or gained an eligible immigration status. *See* 45 C.F.R. §155.420; 956 CMR 12.10(5).

The Connector is designating a temporary triggering event for any individuals determined eligible for ConnectorCare and his or her eligible dependents to qualify for a special enrollment period until February 28, 2017. ConnectorCare-eligible individuals and their eligible dependents will have until February 28, 2017 to enroll in coverage through the Connector. The Connector is designating this temporary triggering event in accordance with its authority pursuant to federal regulations at 45 C.F.R. §155.420(d), due to structural changes that occurred in the ConnectorCare program for the 2017 plan year. To access this special enrollment period, people can log into their online account or contact the Connector at 1- 877-623-6765.

People applying for financial assistance for help paying for insurance who are determined eligible for MassHealth, Children’s Medical Security Plan (CMSP), or Health Safety Net can enroll at any time during the year. If a person is determined eligible for one of these programs, that person will not have to wait until next year’s open enrollment period to enroll. People determined newly eligible for ConnectorCare can enroll within 60 days of their eligibility determination date if shopping during closed enrollment. If the person is only determined eligible for tax credits or is determined not to be eligible for any help paying for the cost of their health insurance, that person must experience a triggering event to shop before the next open enrollment period. In certain circumstances, an enrollment waiver may be available through the Office of Patient Protection at the Health Policy Commission.

This Administrative Bulletin takes effect immediately.

¹ For coverage starting on January 1, 2018, the open enrollment period begins on November 1, 2017.