

Administrative Information Bulletin 02-20

Guidance Regarding Special Enrollment Periods Due to the Emergence of the Novel Coronavirus SARS-Cov-2, Which Causes the Disease COVID-19

March 11, 2020

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 “Health Connector”) is issuing this Administrative Information Bulletin (“Bulletin”) to provide guidance in connection with the closed enrollment period for enrolling in non-group Health Connector plans. This Bulletin provides (a) administrative information regarding an additional circumstance that would allow a person to enroll in a Health Connector plan during closed enrollment, which for 2020 is between January 24, 2020 and December 31, 2020, 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 Massachusetts, certain changes in income, or gained an eligible immigration status. See 45 C.F.R. § 155.420; 956 CMR 12.10(5).

The novel coronavirus SARS-CoV-2, which causes the disease COVID-19, poses a clear and acute threat to the health and welfare of Massachusetts residents. Responding to this threat requires adequate access to the resources necessary to receive appropriate testing and treatment. Given that health insurance coverage increases the likelihood that residents will seek out those tests and treatments, the Health Connector is designating a temporary special enrollment period beginning on March 11, 2020 and ending 45 days thereafter on April 25, 2020 for currently uninsured Massachusetts residents. The Health Connector is designating this temporary triggering event in accordance with its authority pursuant to federal regulations at 45 C.F.R. § 155.420(d). To access this special enrollment period, individuals must be otherwise eligible for a Health Connector plan and must not already be enrolled in health insurance coverage through the Health Connector.

The Health Connector reserves the right to verify that individuals meet the requirement of being a new enrollee before granting individuals access to this special enrollment period.

This Bulletin takes effect immediately.