

Health Connector Policy: Eligibility for Catastrophic Plans

Policy #: NG-4	Effective date: 9/1/2019
Category: Eligibility	Date revised: 9/1/2019
Approved by: Andrew Egan	Date reviewed: 9/1/2019

This policy applies to Catastrophic products only.

An individual is eligible for a Catastrophic Plan if they meet the following criteria:

1. Is eligible for an individual or family non-group plan; and¹
2. **Either** has not attained the age of 30 before the beginning of the plan year; **or**
3. Has a Certificate of Exemption from the Individual Mandate pursuant to 26 U.S.C. 5000A(e)(1) (relating to individuals without affordable coverage) or 26 U.S.C. 5000A(e)(5) (relating to individuals with hardships).

An individual enrolled in a Catastrophic Plan who turns 30 years old during the plan year and does not have a qualifying Certificate of Exemption will:

1. Remain in the Catastrophic Plan until their renewal date;
2. Be disenrolled at the end of their plan year; **and**
3. Be offered an individual or family non-group plan prior to their termination date and renewed into a Bronze plan from the same carrier if the carrier is still available to them. If not, they will be renewed into the lowest-cost Bronze plan available to them from another carrier.

An individual purchasing a Catastrophic Plan can purchase coverage for a spouse, domestic partner, dependent, or family through this type of coverage only if each individual in the plan meets the eligibility requirements described above.

¹ Please reference the policy [NG-1: Eligibility for Individual/Family Plan](#)