

**Administrative Information Bulletin 01-14:
Guidance Regarding Special Enrollment Periods
April 1, 2014**

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 ended on March 31, 2014 for the commercial non-group market. This Bulletin provides (a) administrative information regarding additional circumstances that would allow a person to enroll in coverage after March 31, 2014 and (b) clarification on the parameters of these special enrollment periods.

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, or recently became a citizen, national, or lawfully present individual. *See* 45 C.F.R. §155.420; 956 CMR 12.10(5).

The Connector is designating the following additional circumstances as triggering events: (1) encountered problems with the Connector’s website or application or enrollment processes during the open enrollment period that caused them not to be able to enroll in time; (2) faced exceptional circumstances such as a natural disaster, a serious medical condition, or a planned system outage (*e.g.* when the website is taken down for maintenance); or (3) domestic violence victims who are married and thought they would not be eligible for advance premium tax credits if they did not file a joint return with their spouse. If someone meets the first triggering event listed above—encountered problems with the Connector’s website or application or enrollment processes—they will have until April 15, 2014 to enroll in coverage through the Connector. If someone meets either of the other two circumstances including exceptional circumstances or domestic violence victims, they will have sixty (60) days from the date of the triggering event to enroll in coverage through the Connector. The Connector is designating these triggering events in accordance with its authority pursuant to federal regulations at 45 C.F.R. §155.420(d).

People applying for coverage with help paying for insurance and are determined eligible for ConnectorCare, MassHealth, Children’s Medical Security Plan (CMSP), or Health Safety Net, can apply at any time during the year. If the person is determined eligible for one of these programs, they will not have to wait until next year’s open enrollment period to enroll. 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, they 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.