

Administrative Information Bulletin 02-19

Guidance Regarding a Special Enrollment Period for Members of Alera Healthcare, Inc.

August 13, 2019

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 2019 is between January 24, 2019 and December 31, 2019, 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).

In light of recent actions taken with regard to Alera Healthcare, Inc. (“Alera”), a company that markets itself as a health care sharing ministry, including the issuance on June 12, 2019 of a warning by the Massachusetts Division of Insurance regarding Alera, the Health Connector is designating a temporary triggering event for any individuals who are members of an Alera sharing arrangement or who were part of such an arrangement at any point in 2019. Such individuals can enroll at any time through the Health Connector during 2019, consistent with any otherwise applicable enrollment policies. 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.

In order to obtain take advantage of this special enrollment period, individuals otherwise eligible for Health Connector plans should contact Health Connector Customer Service (1-877-623-6765, TTY: 1-877-623-7773) and state a request for a special enrollment period on the grounds that they are members of a an Alera sharing arrangement, or were members of one earlier in 2019. Prior to granting the special enrollment period, the Health Connector reserves the right to verify such membership.

This Bulletin takes effect immediately.