

**Administrative Information Bulletin 01-15:
Guidance Regarding Special Enrollment Periods
February 13, 2015**

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 is scheduled to end on February 15, 2015 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 after February 15, 2015 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, or gained an eligible immigration status. *See* 45 C.F.R. §155.420; 956 CMR 12.10(5).

Due to the series of severe snowstorms in Massachusetts which has hampered people’s ability to sign up for coverage, the Connector is designating a triggering event to allow people to enroll in coverage through the Connector until February 23, 2015. The Connector is designating this triggering event 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 MassHealth, Children’s Medical Security Plan (CMSP), or Health Safety Net can enroll at any time during the year. If the 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.