

Administrative Information Bulletin 01-21

Guidance Regarding Extension of Open Enrollment for Calendar Year 2021 Via Special Enrollment Period Due to the Novel Coronavirus SARS-Cov-2, Which Causes the Disease COVID-19

January 22, 2021

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. Normally, closed enrollment for 2021 would be between January 24, 2021 and December 31, 2021. During closed enrollment, 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, continues to pose 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. In order to ensure that residents of Massachusetts have access to such resources, the Health Connector is extending Open Enrollment for Calendar Year 2021 by designating a temporary special enrollment period beginning on January 24, 2021 and ending on March 23, 2021. 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).

Residents of Massachusetts do not need to take special action in order to take advantage of this special enrollment period; it will be available to all applicants otherwise eligible for non-group Health Connector plans.

This Bulletin takes effect immediately.