

## Administrative Information Bulletin 01-22

### Guidance Regarding a Special Enrollment Period for Enrollees in Salvasen Health, LLC, Plans

January 25, 2022

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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 2022 begins on January 24, 2022, 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).

The Health Connector has recently learned of the impending termination of health plans sold by Salvasen Health, LLC (“Salvasen”), a company owned by Triada. As advised by the Health Connector and the Massachusetts Division of Insurance in a notice titled “Division of Insurance and Massachusetts Health Connector Warn Consumers to use Caution When Shopping for Health Insurance Options during Open Enrollment Salvasen,”<sup>1</sup> issued on November 1, 2021, Salvasen is not an insured health carrier, and further is not licensed to sell health insurance in Massachusetts. In light of the impending closure of Salvasen’s plans, the Health Connector is designating a temporary triggering event for any individuals who are currently or who at any time in 2022 were enrolled in a Salvasen plan. Such individuals can enroll at any time through the Health Connector during 2022, 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 or were at any point in 2022 enrolled in a Salvasen plan. Prior to granting the special enrollment period, the Health Connector reserves the right to verify such enrollment.

This Bulletin takes effect immediately.

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<sup>1</sup> Found at <https://www.mass.gov/news/division-of-insurance-and-massachusetts-health-connector-warn-consumers-to-use-caution-when-shopping-for-health-insurance-options-during-open-enrollment>