

Administrative Information Bulletin 01-18

Guidance Regarding Emergency Premium Waivers and Special Enrollment Periods for Persons Affected by Gas Explosion in Affected Communities

In light of the declaration of a State of Emergency by the Baker-Polito Administration on September 14, 2018, the Commonwealth Health Insurance Connector Authority (the “Health Connector”) is issuing this Administrative Information Bulletin (“Bulletin”) to establish procedures for emergency assistance for those individuals and small business that have been adversely affected by the gas explosion in the communities of Lawrence, Andover, and North Andover on September 13, 2018. The purpose of this Bulletin is to ensure that individuals and groups affected by the emergency will be able to maintain health insurance coverage without interruption during the period of recovery from the disaster.

Effective immediately, any individual with a residential address or any small business with a primary business address in the three affected communities, who is already enrolled in coverage through the Health Connector or who needs to make their first premium payment, and who can attest to being adversely affected by the explosion, will be granted a full waiver of premiums owed for health insurance coverage. This waiver will be granted for a period of up to the three coverage months spanning October, November, and December 2018, and may also be granted for any month of arrears at the time of adverse impact. This waiver will be available to ConnectorCare enrollees, individuals enrolled in non-group coverage with or without federal premium tax credits, and small groups. The waiver will apply to the full premium of each group and the full premium of each non-group enrollee, less any ConnectorCare subsidy or federal premium tax credits otherwise applied.

In addition to this emergency premium waiver support, the gas explosions will be considered as an “exceptional circumstances” qualifying life event that may give rise to a special enrollment period, which will allow individuals and small business employees in the affected communities to enroll in Health Connector coverage or change plans during this time period.

In order to obtain a waiver or to inquire about enrollment or a plan change:

- Individuals should contact Health Connector Customer Service (1-877-623-6765, TTY: 1-877-623-7773, or e-mail via www.MAhealthconnector.org/ombudsman-contact-form) and state a request for a premium hardship waiver or special enrollment period on the grounds that: (1) they reside in Lawrence, Andover, or North Andover; and (2) have been adversely affected by the gas explosion.
- Small businesses should contact Health Connector for Business Customer Service (1-888-813-9220, TTY: 711, or e-mail SmallBusiness@state.ma.us) and state a request for a premium hardship waiver or employee special enrollment period on the grounds that: (1) they have a primary business address in Lawrence, Andover, or North Andover; and (2) have been adversely affected by the gas explosion.