

Administrative Information Bulletin 01-19

Guidance Regarding a Special Enrollment Period for Consumers Currently or Formerly Enrolled in a Plan Sold by Simple Health Plans, LLC

June 28, 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 the action taken by a federal judge to temporarily shut down Florida-based Simple Health Plans, LLC, in November 2018, the Health Connector is designating a temporary triggering event for any individuals who are currently enrolled in any plan sold by Simple Health Plans, LLC, or were enrolled in such a plan during or after November 2018. 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 currently enrolled in any plan sold by Simple Health Plans, LLC, or were enrolled in such a plan during or after November 2018. The Health Connector reserves the right to verify such enrollment in a plan sold by Simple Health Plans, LLC prior to granting the special enrollment period.

This Bulletin takes effect immediately.