

Tips for Assisting Consumers During the COVID Special Enrollment Period

A new special enrollment period (SEP) is available from **February 15 to May 15** for states that use HealthCare.gov! Here are a few quick tips and facts on the SEP and calculating income to help you assist consumers during the pandemic and recession.

New COVID SEP for HealthCare.gov: February 15 to May 15

Q: Who can enroll during the new COVID SEP?

A: Any marketplace-eligible person can enroll during this SEP. This includes people who are uninsured, current marketplace enrollees who'd like to change plans, and people who are currently enrolled in COBRA and would like to switch to marketplace coverage.

Q: When will coverage start?

A: A person has 30 days to select a plan after they submit their application. Coverage begins on the first day of the month after plan selection. For example, a person who selects a plan on February 28 will have coverage effective on March 1.

Q: How does someone apply?

A: Applications can be submitted through HealthCare.gov or the call center. The marketplace application questions won't change, but the SEP will be granted automatically.

Q: Can current marketplace enrollees change plans?

A: Yes. People can choose any plan available in their area, with no restrictions. However, if an enrollee switches insurers, money they already paid toward their old plan's deductible won't be counted toward their new plan's deductible. If an enrollee chooses a different plan with the same insurer, they should check with their insurer about whether the money already paid will be counted toward their new deductible.

Q: Will standard SEPs still be available?

A: Yes, the questions for standard SEPs will still be asked, such as whether you've lost job-based coverage. However, even if a person is eligible for a different SEP, the accelerated start dates will still apply (coverage starting on the first day of the month after plan selection). The exception is when a person is eligible for an even earlier start date, such as people who've had a birth or adoption and can have coverage backdated to that event.

Q: How long does someone have to enroll?

A: The SEP lasts from February 15 to May 15, but regular SEPs will still be available after that. Remember: People can enroll in Medicaid or CHIP at any time

Q: What if a person is eligible for COBRA?

A: A person may be eligible for a premium tax credit even if they're eligible for COBRA, but they can't take both. If a person elected COBRA but changes their mind within the SEP window, they can enroll in marketplace coverage with a premium tax credit and disenroll from COBRA.

Income

Q: Do stimulus payments count as income?

A: No. Millions of families have received Economic Impact Payments (EIP) (in 2020, the first EIP was up to \$1,200 for adults and \$500 for qualifying children. The second EIP paid up to \$600 for adults and qualifying children). These payments do not count as income for Medicaid or premium tax credit eligibility.

Q: Do unemployment benefits count as income?

A: For premium tax credit eligibility, all unemployment benefits (both the state and supplemental federal benefits) count as income.

However, for Medicaid and CHIP eligibility, the current \$300 per week federal pandemic unemployment compensation is excluded from income, while other unemployment benefits do count.

In HealthCare.gov, enter all unemployment on a weekly or monthly basis (not annual). HealthCare.gov will subtract the \$300 per week payment to determine Medicaid and CHIP eligibility without applicants having to make any manual adjustments. You won't see this subtraction in the monthly income amount the application displays.

You can find a HealthCare.gov video on entering unemployment compensation [here](#).

Q: Making income calculations is especially tricky now. Any advice?

A: Always enter the current monthly income. This will help determine someone's Medicaid or CHIP eligibility.

Annual income will automatically be calculated as a multiple of monthly income, but that might not reflect a consumer's actual situation. If that's the case, enter a different annual income in the application. HealthCare.gov has a handy worksheet to help calculate annual income that more closely reflects the client's situation.

Remember to ask about other types of income that are more common among people who've lost a job, like withdrawing money from a retirement plan or IRA.

Given uncertain incomes, some people may generate income data matching issues (DMIs). When resolving an income DMI, remember to include all sources of income. If paystubs or similar documentation isn't available, a letter that attests to each source of a consumer's projected income might be sufficient.

People who are already enrolled in coverage may need a mid-year eligibility check-up to see if they qualify for a larger (or smaller) premium tax credit or for Medicaid or CHIP.