



CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

DATE: January 17, 2018

TO: All Federally-facilitated Exchange (FFE) Qualified Health Plan (QHP) and Stand-alone Dental Plan Issuers

FROM: Randy Pate
Director, Center for Consumer Information and Insurance Oversight

SUBJECT: Availability of Marketplace Special Enrollment Period for Individuals Affected by Hurricanes in Puerto Rico and U.S. Virgin Islands

The Centers for Medicare & Medicaid Services (CMS) is providing additional opportunities to enroll in Federally-facilitated Exchange (FFE) coverage for individuals affected by the recent hurricanes in Puerto Rico and the U.S. Virgin Islands.

The FFE has the authority to offer Special Enrollment Periods (SEPs) outside of the annual Open Enrollment Period to individuals who experience qualifying events. On September 28, 2017, CMS released “2017 Hurricane Disasters – SEPs, Termination of Coverage, and Grace Period Flexibilities,” which stated that consumers attesting to residing in, or moving from, an area affected by a 2017 hurricane-related weather event were eligible for an Exceptional Circumstance SEP that gave them until December 31, 2017 to complete their 2018 enrollment¹. The guidance further clarified that an individual who relocated due to a 2017 hurricane and is now residing outside of their current plan’s service area may be eligible for a SEP².

Today, we further clarify that individuals affected by the 2017 hurricanes in Puerto Rico and the U.S. Virgin Islands who relocated to an FFE state, but were unable to complete a 2018 Exchange enrollment during the 2018 Annual Open Enrollment Period or any of other SEP, including those noted above, are eligible for an Exceptional Circumstance SEP to enroll in Marketplace coverage³. Individuals in this situation may request this SEP through March 31, 2018. Enrollment using this SEP will be effective on the first of the month following the date of plan selection. Affected individuals may contact the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 to request enrollment using this SEP.

Please direct any questions to your CMS Account Manager.

¹ 45 CFR §155.420(d)(9)

² 45 CFR §155.420(d)(7)

³ 45 CFR §155.420(d)(9)