

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201



Date: April 5, 2019

Subject: Submission Deadline for Applicants Seeking Prior Year Coverage through Special Enrollment Periods

Purpose and Scope:

Consistent with our practice in prior years, as of April 1, 2019, CMS will no longer accept new requests for a Special Enrollment Period (SEP) that would enable consumers to enroll in a Qualified Health Plan (QHP) with 2018 coverage effective dates through the Federally-facilitated Exchanges (FfEs), including FfEs where States perform plan management functions, or State-based Exchanges that rely on the Federal Platform to support eligibility and enrollment functions. SEP requests for 2018 coverage that were received on or before March 31, 2019 may be processed by CMS after April 1, 2019. However, as of April 1, 2019, all new SEP requests to CMS seeking 2018, with the exception of certain SEPs described below, will be given a coverage effective date no earlier than January 1, 2019, if eligible for retroactive coverage. For example, if a consumer submits an SEP request on April 7, 2019 that would otherwise entitle the consumer to enroll in 2018 coverage, the applicant will be granted an effective date of January 1, 2019. This guidance will also be used for benefit years beyond 2019, unless otherwise specified in future guidance or rulemaking, with all references to years advanced by an appropriate number of years.

This guidance applies to all SEPs specified in 45 CFR §155.420(d) that are eligible for retroactive coverage, except for the SEPs described at 45 CFR §155.420(d)(4), (d)(9), and (d)(11), and supersedes any guidance on SEPs that conflicts with this policy. This guidance does not apply to eligibility appeals and does not impact a consumers' right to request an appeal of their eligibility determination in accordance with 45 CFR §155.505(b).