



**CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT**

Date: December 21<sup>st</sup>, 2018

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

From: Randy Pate  
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Subject: Availability of Additional Special Enrollment Period for Certain Individuals Affected by Hurricane Michael in Florida and Georgia

The Centers for Medicare & Medicaid Services (CMS) is providing additional opportunities to enroll in Federally-facilitated Exchange (FFE) coverage for certain individuals affected by Hurricane Michael in Florida and Georgia.

**Background:** In early October 2018, CMS issued press releases that announced the availability of a Special Enrollment Period (SEP) for certain individuals who were seeking coverage in Qualified Health Plans (QHPs) through the FFE and who were impacted by Hurricane Michael. The press releases referenced the August 2018 CMS guidance on Special Enrollment Periods (SEPs) related to Emergency and Major Disaster Declarations by the Federal Emergency Management Agency (FEMA).

To view the August 2018 guidance in full, see:

<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/8-9-natural-disaster-SEP.pdf>

This guidance announced that individuals may qualify for an Exceptional Circumstances SEP under 45 CFR §155.420(d)(9) if they were unable to enroll in a QHP through an enrollment period for which they were eligible (either an Open Enrollment Period or a SEP) due to a FEMA-declared emergency or major disaster. It further clarifies that to demonstrate eligibility for this SEP, individuals are required to attest that they meet the following requirements: 1) they resided in any of the counties that were designated by FEMA as eligible to apply for “individual assistance” or “public assistance” either during the FEMA-designated incident period of the emergency or major disaster, or at the time of application for enrollment; and 2) they were affected by the emergency or disaster, and it prevented them from completing enrollment.

Finally, individuals who qualify for the SEP described in the August 2018 guidance have up to 60 days from the end of the FEMA-designated incident period to select a new QHP through the FFE or to make changes to their existing QHP enrollment.

**Update:** Today, we further announce that individuals in the counties that FEMA designated as eligible to apply for “individual assistance” or “public assistance” under a major disaster declaration due to Hurricane Michael who were unable to enroll during an enrollment period for which they were eligible will have an additional 60 days after the end of the first Hurricane Michael SEP to enroll in coverage.

These individuals will be required to attest that they meet the following eligibility requirements:

- 1) They resided in any of the counties that are eligible to apply for “individual assistance” or “public assistance” from FEMA either during the FEMA-designated incident period for the major disaster declaration for Hurricane Michael, or at the time of application for enrollment; and
- 2) They were affected by the disaster, and it prevented them from completing enrollment.

Qualifying individuals in [Florida counties](#) that FEMA designated as eligible to apply for “individual assistance” or “public assistance” under a major disaster declaration due to Hurricane Michael will have until February 16, 2019 to enroll in Exchange coverage (that is, 60 days following the end of the first SEP on December 18, 2018). Qualifying individuals in [Georgia counties](#) that FEMA designated as eligible to apply for “individual assistance” or “public assistance” under a major disaster declaration due to Hurricane Michael will have until February 20, 2019 to enroll (60 days following the end of the first SEP on December 22, 2018).

To enroll in coverage under this SEP, individuals must contact the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325. Additional information about the process for requesting enrollment due to a natural disaster is available in the August 2018 guidance referenced above.