

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 1, 2016

Subject: Ending Special Enrollment Periods for Coverage during Calendar Year 2015

Purpose and Scope:

Consistent with our practice in prior years, as of April 1, 2016, CMS will no longer accept new requests that would enable consumers to enroll in a Qualified Health Plan (QHP) with 2015 coverage effective dates through the Federally-facilitated Marketplace, Federally-facilitated Marketplaces where States perform plan management functions, or State-based Marketplace using the Federal Platform using a Special Enrollment Period (SEP). SEP requests for 2015 coverage that are received on or before March 31, 2016 may be processed by CMS after April 1, 2015. However, as of April 1, 2016 all new SEP requests to CMS seeking 2015 coverage, with the exception of SEPs issued as a result of an eligibility appeal described below, will be given a coverage effective date no earlier than January 1, 2016 if eligible for retroactive coverage.

This guidance applies to all SEPs specified in 45 CFR §155.420 and supersedes all existing guidance on SEPs. This guidance does not apply to eligibility appeal requests and does not impact a consumer's right to request an appeal of their eligibility determination in accordance with 45 CFR §155.505(b).