

From: DMHC Licensing eFiling

Subject: APL 20-029 – Extension of Special Enrollment Period to August 31, 2020

Date: Friday, July 31, 2020 9:28 AM

Attachments: APL 20-029 – Extension of Special Enrollment Period to August 31, 2020.pdf ; APL 20-023 – Extension of Special Enrollment Period in APL 20-010 (6.23.2020).pdf ; APL 20-010 Special Enrollment Period and Coverage Effective Dates.pdf

Dear Health Plan Representative:

Please find the attached APL 20-029 in regard to the extension of special enrollment period in both APL 20-010 and APL 20-023.

Thank you.



Gavin Newsom, Governor
State of California
Health and Human Services Agency
DEPARTMENT OF MANAGED HEALTH CARE
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Sacramento, CA 95814
Phone: 916-324-8176 | Fax: 916-255-5241
www.HealthHelp.ca.gov

ALL PLAN LETTER

DATE: July 31, 2020
TO: All Commercial Full-Service Health Plans Offering Individual Market Products¹
FROM: Sarah Ream, Acting General Counsel
SUBJECT: APL 20-029 – Extension of Special Enrollment Period to August 31, 2020

On March 21 and June 23, 2020, the Department of Managed Health Care (Department) issued All Plan Letters (APLs) 20-010 and 20-023, respectively.² These APLs created and extended a special enrollment period (SEP) due to the COVID-19 pandemic and state of emergency in California.

The SEP applies to all commercial full-service individual, non-grandfather products, whether issued through the California Health Benefits Exchange (Covered California) or off-Exchange. Per APL 20-023, the SEP was set to end on July 31, 2020.

The present APL extends the SEP through August 31, 2020. All other provisions of APLs 20-010 and 20-023 remain in effect.

If you have questions regarding this All Plan Letter, please contact your plan's assigned reviewer in the Department's Office of Plan Licensing.

¹ This All Plan Letter does not apply to specialized health care service plans, Medicare Advantage plans, Medi-Cal managed care plans, or Medicare Supplement products.

² For reference, copies of APLs 20-010 and 20-023 are attached to this APL.



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ALL PLAN LETTER

DATE: March 21, 2020
TO: All Commercial Full-Service Health Plans Offering Individual Market Products¹
FROM: Sarah Ream, Acting General Counsel
SUBJECT: APL 20-010 Special Enrollment Period; Coverage Effective Dates

Special Enrollment Period

On March 20, 2020, the California Health Benefits Exchange (Covered California) announced it is launching a special enrollment period, effective immediately, to offer individual health insurance coverage to all Californians as the state faces a surge in cases of COVID-19, the disease brought on by the new coronavirus. Covered California's open enrollment period applies to health plans offering individual coverage through Covered California.

To support these efforts and create market consistency, pursuant to the authority granted in the California Emergency Services Act (Gov. Code sections 8566, et seq.), the DMHC is requiring all health plans offering individual, non-grandfathered commercial health benefit coverage, whether through Covered California or off-Exchange, to offer a special enrollment period, effective immediately. This special enrollment period will run through June 30, 2020, and is not limited to individuals who have experienced a triggering event.

Effective Date for New Coverage

During the special enrollment period described above, notwithstanding Health and Safety Code section 1399.849, the coverage effective date shall be the first day of the month following the date the premium payment is postmarked or delivered to the plan, whichever is earlier. For example, if an individual paid their premium on March 25, 2020, the effective date of coverage would be April 1, 2020.

If you have questions or concerns regarding this APL, please contact your assigned reviewer in the DMHC's Office of Plan Licensing.

¹ This All Plan Letter does not apply to: specialized health care service plans, Medicare Advantage plans, Medi-Cal managed care plans, or Medicare Supplement products.



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ALL PLAN LETTER

DATE: June 23, 2020
TO: All Commercial Full-Service Health Plans Offering Individual Market Products¹
FROM: Sarah Ream, Acting General Counsel
SUBJECT: APL 20-023 Extension of Special Enrollment Period in APL 20-010

On March 21, 2020, the Department issued [All Plan Letter \(APL\) 20-010 “Special Enrollment Period; Coverage Effective Dates.”](#) Consistent with the California Health Benefits Exchange (Covered California) announcement regarding extension of the on-Exchange special enrollment period (SEP) related to COVID-19, the purpose of this APL is to extend the SEP for all individual market products through July 31, 2020.

A. Special Enrollment Period

As stated in APL 20-010, Covered California announced a SEP on March 20, 2020, to offer individual health insurance coverage to all Californians as the state faced a surge in cases of COVID-19. Covered California’s special enrollment period applies to health plans offering individual coverage on the Health Benefits Exchange. On June 23, 2020, Covered California announced it would extend this period through July 31, 2020.

To support these efforts and create market consistency, pursuant to authority granted in the California Emergency Services Act (Gov. Code sections 8566, et seq.), the DMHC is requiring all health plans offering individual, non-grandfathered commercial health benefit coverage, whether through Covered California or off-Exchange, to similarly extend the SEP described in APL 20-010 through July 31, 2020. The SEP is not limited to individuals who experience a triggering event.

B. Effective Dates for New Coverage

During the SEP, notwithstanding Health & Safety Code section 1399.849, the coverage effective date shall be the first day of the month following the date the premium payment is postmarked or delivered to the plan, whichever is earlier.

If you have questions regarding this APL, please contact your plan’s assigned reviewer in the DMHC Office of Plan Licensing.

¹ This All Plan Letter does not apply to specialized health care service plans, Medicare Advantage plans, Medi-Cal managed care plans, or Medicare Supplement products.

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