

From: DMHC Licensing eFiling

Subject: APL 21-008 - Special Enrollment Period; Coverage Effective Dates

Date: Thursday January 28, 2021 4:31 PM

Attachments: APL 21-008 - Special Enrollment Period; Coverage Effective Dates (1.28.2021).pdf

Dear Health Plan Representative,

Please see attached All Plan Letter (APL) 21-008, regarding special enrollment period and effective dates for new coverage.

Thank you.



Gavin Newsom, Governor
State of California
Health and Human Services Agency
DEPARTMENT OF MANAGED HEALTH CARE
980 9th Street, Suite 500
Sacramento, CA 95814
Phone: 916-324-8176 | Fax: 916-255-5241
www.HealthHelp.ca.gov

ALL PLAN LETTER

DATE: January 28, 2021
TO: All Commercial Full-Service Health Plans Offering Individual Market Products¹
FROM: Sarah Ream, Chief Counsel
SUBJECT: APL 21-008 - Special Enrollment Period; Coverage Effective Dates

Special Enrollment Period

On January 28, 2021, the California Health Benefits Exchange (Covered California) announced it is launching a special enrollment period, effective February 1, 2021, to offer individual health insurance coverage to all Californians negatively impacted by COVID-19. Covered California's open enrollment period applies to health plans offering individual coverage through Covered California and follows President Biden's executive order to declare a special enrollment period from February 15 through May 15 for the 36 states served by the federally facilitated marketplace.

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 from February 1, 2021 through May 15, 2021, and is not limited to individuals who have experienced a triggering event.

Effective Dates for New Coverage

During the SEP, 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 May 15, 2021, the effective date of coverage would be June 1, 2021.

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.

Protecting the Health Care Rights of More Than 26 Million Californians
Contact the DMHC Help Center at 1-888-466-2219 or www.HealthHelp.ca.gov