

Special Enrollment Period Available for Victims of 2018 Hurricane Florence

On August 9, 2018, the Centers for Medicare & Medicaid Services (CMS) released [guidance](#) clarifying Federally-facilitated Exchange (FFE) Special Enrollment Period (SEP) policy for consumers impacted by an emergency or major disaster that is recognized with a formal declaration from the Federal Emergency Management Agency (FEMA).

Consumers who qualified for another enrollment period, such as an SEP or Open Enrollment Period (OEP), but were unable to complete a Marketplace application, plan selection, or enrollment process due to Hurricane Florence, may have access to an Exceptional Circumstances Special Enrollment Period (SEP). Individuals affected by Hurricane Florence have 60 days from the end of the FEMA-designated incident period to complete their 2018 enrollment and request a retroactive start date based on when he or she would have picked a plan if not for Hurricane Florence. Agents and brokers can help affected consumers by contacting the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 to request enrollment using this SEP.

Who is eligible?

Consumers will be considered “impacted” and eligible for this SEP if they reside, or resided at the time of the hurricane, in any of the [counties declared](#) as meeting the level of “individual assistance” or “public assistance” by FEMA. Additionally, they are required to attest that they were affected by the emergency or disaster, and that it prevented them from completing enrollment.

What documentation is needed?

Marketplace SEP pre-enrollment verification requirements may be waived for consumers who are eligible for this SEP. Consumers must attest that they live or did live in the impacted area during the hurricane or severe weather event and were unable to complete enrollment within 60 days from the end of the FEMA-designated incident period. No further documentation is needed.

Steps to helping a consumer access this SEP:

1. Help the consumer complete a 2018 Marketplace application online at HealthCare.gov. The consumer may receive an Eligibility Determination Notice stating that he or she is not eligible to enroll in 2018 coverage because the OEP for 2018 has ended.
2. Next, help the consumer call the Marketplace Call Center (within 60 days from the end of the FEMA-designated incident period). Inform the consumer to let the Call Center representative know that he/she was impacted by Hurricane Florence and was unable to apply for 2018 coverage.
3. The consumer’s SEP request will be forwarded to the Marketplace for review. Caseworkers will review an individual’s eligibility for the SEP using available information from Marketplace consumer records and public information on FEMA declarations.
4. Once the Marketplace approves the enrollment extension SEP and sets the appropriate effective date, the consumer will be alerted via letter. You can then help the consumer go back to HealthCare.gov and select a plan.