

Oregon Health Insurance Marketplace

Agent Newsletter

Plan-discontinuation SEPs: Who may qualify and how to assist consumers

As you know, open enrollment ended on Dec. 15, but some 2018 HealthCare.gov customers may still be able to choose a new plan for 2019. This is due to special enrollment period rules that allow a special enrollment period for people on discontinuing 2018 plans.

Background: People whose 2018 plans are not available again through HealthCare.gov because the carrier made technical changes to the plan should, per guidance from the Centers for Medicare and Medicaid Services, qualify for a special enrollment period. Consumers in this situation who did not actively shop and enroll in health insurance at HealthCare.gov before Dec. 15 probably were automatically enrolled in a 2019 plan that has technical differences from the one they had in 2018. If they are happy with the 2019 plan and premium, they can do nothing. But if they do not like it, they have through March 1 to compare plans and choose a different one.

Who qualifies:

Moda Health Beacon Bronze 6250	39424OR1460007
Moda Health Oregon Standard Silver (Affinity)	39424OR1560005
Moda Health Beacon Silver 3500	39424OR1460006

Moda Health Oregon Standard Silver (Beacon)	39424OR1560002
Moda Health Oregon Standard Gold (Affinity)	39424OR1560004
Moda Health Oregon Standard Bronze HSA Plan (BEACON)	39424OR1560003
Moda Health Beacon Be Prepared Silver 3000	39424OR1580002
Moda Health Beacon Gold 1500	39424OR1460005
Moda Health Oregon Standard Gold (Beacon)	39424OR1560001
Moda Health Oregon Standard Bronze HSA Plan (Affinity)	39424OR1560006
Moda Health Beacon Be Protected Gold 1000	39424OR1580001

Providence Oregon Standard Bronze HSA Choice Network	56707OR1340001
Providence Oregon Standard Bronze HSA Signature Network	56707OR1370001

Using the SEP: This scenario should qualify as a "loss of coverage" SEP. Guide your clients through the SEP process as you normally would, noting Dec. 31, 2018, as the date of the loss of coverage for people on discontinuing plans.

How Oregon is communicating about this SEP: The Oregon Health Insurance Marketplace will email HealthCare.gov consumers in the discontinuing plans and tell them about the SEP opportunity. The message instructs them to contact their insurance agent or community partner for help with the SEP, or to call the Oregon Health Insurance Marketplace to find an agent or partner to help them.

2019 SHOP Premium Calculator

We now have a calculator that employers and agents can use to estimate small group medical premiums. This tool is available on our website and can be found [here](#).

Medicare Advantage Open Enrollment Period (MA OEP)

2019 will mark the return of an annual MA OEP running Jan. 1 – March 31 each year. The new MA OEP allows individuals enrolled in a Medicare Advantage plan as of January 1 to make a one-time election to another MA plan or return to Original Medicare and a stand-alone Medicare Part D plan. This enrollment period does not allow changes to or new enrollment in Part D plans for individual enrolled in Original Medicare.

Additionally, new Medicare beneficiaries who enroll in an MA plan during the first three months they have Medicare have an individualized three-month MA OEP to switch to another MA plan or return to Original Medicare and a stand-alone Medicare Part D plan.

The MA OEP replaces the Medicare Advantage Disenrollment Period, which previously ran from January 1 to February 14. The Medicare Advantage OEP provides beneficiaries the opportunity to switch from one MA plan to another, which was not a provision of the Medicare Advantage Disenrollment Period (MAPD).



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