

# Oregon Health Insurance Marketplace

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

As you know, open enrollment ended on Dec. 15, but some 2017 HealthCare.gov customers may still be able to choose a new plan for 2018. This is due to special enrollment period rules which allow a special enrollment period for people on discontinuing 2017 plans.

**Background:** People whose 2017 plans are not available again through HealthCare.gov – either because the carrier left the service area, stopped participating at HealthCare.gov, or 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 2018 plan that has technical or significant differences from the one they had in 2017, and may have a higher premium. If they are happy with the 2018 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:** We have created a table to show which plan IDs are not continuing, and will trigger this type of SEP. This table can be found [here](#).

**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, 2017, 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.

\*The Marketplace will email only those in this situation who have opted in to receiving emails.



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