



Special Enrollment Confirmation Process

An Introduction for Marketplace Assistants

June 15, 2016

Presentation Overview

1. Introduction
2. SEP EDNs & Examples of Acceptable Documents
3. How to Help Consumers with SEP Verification
4. Summary

1. Introduction

Special Enrollment Periods for the Health Insurance Marketplace

- <https://marketplace.cms.gov/outreach-and-education/special-enrollment-periods-for-marketplace.pdf>

Model Marketplace Eligibility Notices

- <https://marketplace.cms.gov/applications-and-forms/notices.html>*

**Please scroll to “Eligibility Notice,” and click on link under “Special Enrollment Periods (2016 coverage) (June 2016).”*

Process Overview

- **What is the Special Enrollment Confirmation Process?**
- Special Enrollment Periods (SEPs) provide a way for people who lose health insurance or experience other qualifying events during the year to enroll in or change coverage. We are committed to making sure that SEPs remain available to those who are eligible for them, and to strengthening the availability of high-quality, affordable health insurance by establishing measures to detect and deter the misuse or abuse of SEPs.
- The Special Enrollment Confirmation Process requires consumers who apply for coverage outside of the Open Enrollment Period and use certain SEPs to enroll in Marketplace coverage to send documents to the Marketplace to prove their eligibility for the SEP.
- CMS will follow up with consumers by mail and by phone if there is a question or problem.
- If consumers don't respond at all, or don't provide sufficient documentation, they could be found ineligible for their SEP and could lose their coverage.

Process Overview Cont'd

- **For which type of SEPs will consumers have to submit documentation proving their eligibility?**

Consumers enrolling through 5 common SEPs will need to submit documentation to verify their eligibility to use an SEP. These SEPs are:

1. Loss of minimum essential coverage
2. Change in primary place of living
3. Birth
4. Gaining a dependent through adoption, placement for adoption, placement in foster care, or a child support or other court order
5. Marriage

SEP Verification Content in the Marketplace Application (Beginning June 18)

Reminder: Beginning in March 2016, consumers who applied for Marketplace coverage were required to acknowledge that they might be asked to provide documentation to verify eligibility for a special enrollment period.

I understand that I'm required to provide true answers and that I may be asked to provide additional information, including proof of my eligibility for a [Special Enrollment Period](#), if I qualify. If I don't, I may face penalties, including the risk of losing my eligibility for coverage.

Beginning June 18, consumers who qualify for an SEP will see a flag on their eligibility results page for applications with a SEP that they may need to send the Marketplace more information.

Consumers will need to read their eligibility notice to find out if they need to submit documents.

Step 2 : View Your "Eligibility Results"

Your "Eligibility Results" contain important information about your Marketplace coverage, including your eligibility for coverage, costs, deadlines, and next steps. If you're eligible for coverage through a Marketplace plan, you'll continue to Step 3 to enroll in coverage after you review your results.

You're eligible for a Special Enrollment Period, but you may need to send more information. Select "View Eligibility Results" for details. If you miss the deadline shown in your results, you may not be able to enroll until the next Open Enrollment Period.

[VIEW ELIGIBILITY RESULTS \(PDF\)](#)

Uploading Documents (Beginning June 18)

Once documentation is submitted, an acknowledgement is added to the Application Details page:

The screenshot displays the 'Application details' page. On the left is a navigation menu with the following items: 'My plans & programs', 'Eligibility & appeals', 'Applications details' (highlighted), 'Report a life change', 'Communication preferences', 'Exemptions', and 'Tax forms'. The main content area is titled 'Application details' and includes the subtitle 'Here's your current application information:'. A dark blue banner at the top of the main content area shows 'Status: Complete' and 'ID#: 127231039'. Below this, a green box contains the text 'Your application is complete' and a green button labeled 'VIEW ELIGIBILITY RESULTS'. A blue button labeled 'REMOVE MY APPLICATION' is positioned below the green box. Further down, a section titled 'Send proof for your Special Enrollment Period' contains the text: 'You can enroll now. But, if you don't send proof by the deadline, you could lose your new coverage. Select "Upload Documents" to see a list of documents to send.' Below this section is a light blue box with the text: 'Susan: send documents proving loss of coverage', 'Send documents by 7/6/2016', and 'Your upload was successful. You don't need to do anything else at this time, unless we contact you.' A green button labeled 'SUBMIT MORE DOCUMENTS' is located to the right of this text. An orange arrow points from the left towards the 'SUBMIT MORE DOCUMENTS' button.

Uploading Documents (Beginning June 18)

Consumers who apply and qualify for an SEP beginning June 18, and who need to send documentation to the Marketplace to prove their SEP, can use their applications to review a list of document examples and can upload more than one document if needed:

Verify Susan's citizenship or immigration status [Expand +](#)

Send documents proving loss of coverage [Collapse -](#)

Susan - You need to send proof that you lost or will lose health coverage. Send one or more documents for each person who lost or will lose [qualifying health coverage](#)

Documents should show dates of when coverage ended or will end. Here are some examples:


- Letter or document from an employer stating that the employer dropped or will drop coverage or benefits for the employee, their spouse, or dependent family member
- Letter or document from an employer stating that the employer stopped or will stop contributing to the cost of coverage
- Letter or document from an employer stating that the employer dropped or will drop coverage or benefits for the employee, their spouse, or dependent family member
- Letter showing an employer's offer of COBRA or stating when the employee's COBRA coverage will end
- Letter from health insurance company showing a coverage termination date, including a COBRA coverage termination date
- Letter from school stating when student health coverage has ended or will end
- Letter or notice from Medicaid or the Children's Health Insurance Program (CHIP)
- Letter or notice from a government program, like TRICARE, Peace Corps, AmeriCorps, or Medicare
- Divorce or annulment papers that include an ending of responsibility for providing health coverage

You may have other reasons for your loss of coverage, [See a full list of documents you can send.](#)

If you don't have documents to prove you're eligible for a Special Enrollment Period, you may send a letter of explanation about the coverage you had, why and when you lost or will lose it, and the reason you can't provide documents. The Marketplace will take your letter into consideration.

You can upload more than one document.

Document type:

 **SELECT FILE TO UPLOAD**

SEP Verification Content in the Eligibility Determination Notice (Beginning June 18)

Beginning June 18, 2016, Eligibility Determination Notices for consumers who qualify for certain SEPs will include next steps that these consumers must take to prove their SEP eligibility, along with a list of examples of documents they can submit to prove their SEP eligibility.

Application Date: June 6, 2016
 Application ID: 127231039

Important: Your **Eligibility Results** for Health Insurance Marketplace coverage. **ACTION MAY BE REQUIRED.**

Thank you for reporting your change to the Marketplace.

Your Eligibility Results

Review the table below for the results of your application.

Family member(s)	Results	Next steps
Susan Griffith	<ul style="list-style-type: none"> Eligible for a Special Enrollment Period, but more information is needed. 	<ul style="list-style-type: none"> You need to send the Marketplace documents that prove you're eligible to enroll through a Special Enrollment Period. This notice explains what you need to send and how to send it.
Susan Griffith	<ul style="list-style-type: none"> Eligible to purchase health coverage through the Marketplace, but more information is needed 	<ul style="list-style-type: none"> Send the Marketplace more information

If your **Eligibility Results** say that you're eligible for a premium tax credit or cost sharing reductions, it means that you don't appear to be eligible for Medicaid based on your household income and family size, or your immigration status. However, you could be eligible for Medicaid if you have a disability or special health care needs. To learn more, see "5. Getting help with the cost of special health care needs" in "Understanding Your Eligibility Results" included with this notice.

- **Susan Griffith** - You're eligible for a Special Enrollment Period because you lost or will lose health coverage. You have 60 days before or 60 days after the date you lose coverage to enroll in or change health plans. If you enroll in or change health plans during this period, you need to send the Marketplace proof that you lost or will lose health coverage on June 1, 2016. **IMPORTANT:** If you don't send documents to prove your eligibility by **Empty**, you could be found ineligible for this Special Enrollment Period. You could also lose your Marketplace coverage and any advance payments of the premium tax credit and cost-sharing reductions (if applicable), possibly going back to the date your Marketplace coverage started.

Submit copies of one or more documents to prove you lost or will lose qualifying health coverage. Visit HealthCare.gov/help/losing-health-coverage to learn more about qualifying coverage types.

Examples of documents you may send include:

- Letter or other document from an employer stating that the employer dropped or will drop coverage or benefits for the employee or employee's spouse or dependent family member, including the date coverage ended or will end
- Letter or other document from an employer stating that the employer stopped or will stop contributing to the cost of coverage
- Letter or other document from an employer stating that the employer changed or will change coverage or benefits for the employee, or for the employee's spouse or dependent family member, so it's no longer considered qualifying health coverage
- Letter showing an employer's offer of COBRA coverage, or stating when the employee's COBRA coverage ended or will end
- Letter from health insurance company showing a coverage termination date, including a COBRA coverage termination date
- Proof that you had qualifying health coverage within the last 60 days, like a pay stub showing deductions for health insurance
- Letter from school stating when student health coverage ended or will end
- Letter or notice from Medicaid or the Children's Health Insurance Program (CHIP) stating when Medicaid or CHIP coverage ended or will end
- Letter or notice from a government program, like TRICARE, Peace Corps, AmeriCorps, or Medicare, stating when that coverage ended or will end
- Dated copy of military discharge papers or Certificate of Release including the date that coverage ended or will end, if you're losing coverage because you're no longer active duty military
- Divorce or annulment papers that include the date of ending responsibility for providing health coverage
- Death certificate or public notice of death that includes proof of the date that you lost or will lose coverage due to the death of a spouse or other family member
- Dated and signed copy of written verification from an agent or dated letter from the issuer, if you are or were enrolled in a non-calendar year plan that's ending
- Copy of pay stubs of both current and previous hours if a reduction in work hours caused you to lose coverage
- Letter of explanation about the coverage you had, why and when you lost or will lose it, and the reason you can't provide any other documents proving you're eligible for a Special Enrollment Period. The Marketplace will take your letter into consideration.

After you enroll in coverage and send proof to the Marketplace for your Special Enrollment Period, you don't need to take any further action. Your coverage is confirmed unless we contact you.

What the EDN from the Marketplace Looks Like

- The Marketplace logo is used on communications from the Marketplace. It helps consumers identify when they are getting a notice from the Marketplace.
- The subject line of consumers' Eligibility Determination Notice (EDN) will say **“Important: Your Eligibility Results for Health Insurance Marketplace coverage. Action May Be Required.”** EDNs and other Marketplace notices will include following logo:

Health Insurance Marketplace

Deadline to Send Documents to the Marketplace

- When is the deadline for consumers to send proof of their eligibility for an SEP to the Marketplace?
 - Consumers should submit required documents to the Marketplace by the deadline date provided in their **Eligibility Determination Notice or other notices they receive related to SEP verification.**
 - Consumers will generally have 30 days to submit documentation.

CMS Consumer Follow Up

- Consumers who submit documents and do not hear back from the Marketplace **do not need to take any further action.**
- If additional information or documents are required, the Marketplace will contact consumers.

Enrolling in Coverage with an SEP

- **Can consumers enroll in coverage with their SEP before they prove their eligibility by sending documents?**
 - **Yes.** Consumers may enroll in coverage before sending the Marketplace documents to prove their eligibility for this SEP.
 - However, consumers should make sure to **submit the required documents by the deadline listed on their Eligibility Determination Notice or other written notice from the Marketplace** to make sure that they can keep the coverage they enroll in.

2. SEP EDNs & Examples of Acceptable Documents

Note: To view and download model Marketplace Eligibility Notices that consumers who qualify for one of the 5 SEPs will receive, which includes examples of acceptable documents that consumers can submit to prove their eligibility for these SEPs, please visit this website:

<https://marketplace.cms.gov/applications-and-forms/notices.html>,

Scroll to “Eligibility Notice,” and click on link under “Special Enrollment Periods (2016 coverage) (June 2016).”

Documentation: Loss of MEC SEP (1 of 2)

Consumers must send the Marketplace **proof that they lost or will lose qualifying health coverage on [date of coverage loss]**.

Examples of documents consumers may send include:

- Letter or other document from an employer stating that the employer dropped or will drop coverage or benefits for the employee or employee's spouse or dependent family member, including the date coverage ended or will end
- Letter or other document from an employer stating that the employer stopped or will stop contributing to the cost of coverage
- Letter or other document from an employer stating that the employer changed or will change coverage or benefits for the employee, or for the employee's spouse or dependent family member, so it's no longer considered qualifying health coverage
- Letter showing an employer's offer of COBRA coverage, or stating when the employee's COBRA coverage ended or will end
- Letter from health insurance company showing a coverage termination date, including a COBRA coverage termination date
- Proof that you had qualifying health coverage within the last 60 days, like a pay stub showing deductions for health insurance
- Letter from school stating when student health coverage ended or will end
- Letter or notice from Medicaid or the Children's Health Insurance Program (CHIP) stating when Medicaid or CHIP coverage ended or will end

Documentation: Loss of MEC SEP (2 of 2)

Consumers must send the Marketplace **proof that they lost or will lose qualifying health coverage on [date of coverage loss]**.

Examples of documents consumers may send (continued):

- Letter or notice from a government program, like TRICARE, Peace Corps, AmeriCorps, or Medicare, stating when that coverage ended or will end
- Dated copy of military discharge papers or Certificate of Release including the date that coverage ended or will end, if you're losing coverage because you're no longer active duty military
- Divorce or annulment papers that include the date of ending responsibility for providing health coverage
- Death certificate or public notice of death that includes proof of the date that you lost or will lose coverage due to the death of a spouse or other family member
- Dated and signed copy of written verification from an agent or dated letter from the issuer, if you are or were enrolled in a non-calendar year plan that's ending
- Copy of pay stubs of both current and previous hours if a reduction in work hours caused you to lose coverage
- Letter of explanation about the coverage you had, why and when you lost or will lose it, and the reason you can't provide any other documents proving you're eligible for a Special Enrollment Period. The Marketplace will take your letter into consideration.

Documentation: Change in primary place of living SEP (1 of 2)

Consumers must send the Marketplace **proof of where they lived before and where they live now, and the date of their move.**

Examples of documents consumers may send:

- Lease or rental agreement
- Insurance documents, like homeowner's, renter's, or life insurance policy or statement
- Mortgage deed, if it states that the owner uses the property as the primary residence
- Mortgage or rental payment receipt
- Mail from the Department of Motor Vehicles, like a driver's license, vehicle registration, or change of address card
- State ID
- Official school documents, including school enrollment, ID cards, report cards, or housing documentation
- Internet, cable, or other utility bill (including any public utility like a gas or water bill) or other confirmation of service (including a utility hook up or work order)
- Telephone bill showing your address (cell phone or wireless bills are acceptable)
- Mail from a government agency to your address, like a Social Security statement, or a notice from TANF or SNAP agency
- Mail from a financial institution, like a bank statement
- U.S. Postal Service change of address confirmation letter
- Pay stub showing your address
- Letter from a current or future employer showing you relocated for work

Documentation: Change in primary place of living SEP (2 of 2)

Consumers must send the Marketplace **proof of where they lived before and where they live now, and the date of their move.**

Examples of documents consumers may send (continued):

- Voter registration card showing your name and address
- Moving company contract or receipt showing your address
- If you're living in the home of another person, like a family member, friend, or roommate, you may send a letter/statement from that person stating that you live with them and aren't just temporarily visiting. This person must prove their own residency by including one of the documents listed above.
- Document from the Department of Corrections, jail, or prison indicating recent release or parole, including an order of parole, order of release, or an address certification
- If you're homeless or in transitional housing, you may submit a letter or statement from another resident of the same state, stating that they know where you live and can verify that you live in the area and aren't just temporarily visiting. This person must prove their own residency by including one of the documents listed above.
- Letter from a local non-profit social services provider or government entity (including a shelter) that can verify that you live in the area and aren't just visiting.
- Naturalization Papers signed and dated within the last 60 days or Green Card, Education Certificate, or VISA (if you moved to the U.S. from another country)
- Letter of explanation providing the date of your move, your old and new address (or where you're staying), and the reason you can't provide any other documents proving you're eligible for a Special Enrollment Period. The Marketplace will take your letter into consideration.

Guidance on Providing a Letter of Explanation *(if applicable)*

Providing one or more of the documents listed on the EDN is **how consumers should prove** they experienced a life event that makes them eligible for a Special Enrollment Period.

However, as a last resort, **consumers who enrolled in Marketplace coverage using a Loss of MEC or Change in Primary Place of Living SEP** and cannot send in sufficient documentation, may send a written statement, signed by the consumer, which explains why they have issues submitting documents.

Consumers who lost or will lose MEC should include:

- The type of coverage they had *(For example, consumers can include information about the insurance company they bought coverage from and/or the employer that provided them with coverage, as applicable.)*
- Date they lost or will lose this coverage
- Why they lost or will lose this coverage
- Why they can't provide sufficient documentation to prove they have lost or will lose their coverage.

Consumers who changed their primary place of living should include in the statement:

- Date of their move
- Old and new mailing addresses,
- Why they can't provide sufficient documentation proving that they changed their primary place of living.

Documentation: Birth SEP

Consumers must send the Marketplace **proof of their child's date of birth.**

Examples of documents consumers may send:

- Medical record from a clinic, hospital, physician, midwife, institution, or other medical provider showing the date of birth
- Letter from hospital, clinic, physician, or other medical provider attesting the date of birth
- Letter or other document from the health insurance company, like an Explanation of Benefits, showing that services related to birth or post-birth care were provided to either the child or the mother, including the dates of service
- Birth certificate or application for a birth certificate for the child
- Application for a Social Security Number (SSN) for the child
- A foreign birth record showing the child's date and place of birth
- Military record showing the child's date and place of birth
- Religious record showing the child's date and place of birth
- Social Security card for the child

Documentation: Gaining Dependent due to Adoption, Foster Care, Court Order SEP

Consumers must send the Marketplace **proof of the adoption, placement for adoption, placement for foster care, or child support or other court order effective [date of adoption/foster care placement/effective date of court order].**

Examples of documents consumers may send (continued):

- Adoption letter or record showing date of adoption dated and signed by a court official
- Government-issued or legal document showing the date that the child was placed in the home
- Government-issued or legal document showing the date legal guardianship was established
- Court order showing the effective date of the order
- U.S. Department of Homeland Security immigration document for foreign adoptions
- Medical support order
- Foster care papers dated and signed by a court official

Documentation: Marriage SEP

Consumers must send the Marketplace **proof of their marriage, and when it took place.**

Examples of documents consumers may send (continued):

- Marriage certificate showing the date of the marriage
- Marriage license showing the date of the marriage
- An official public record of the marriage, including a foreign record of marriage
- Affidavit or statement signed by the person who officiated the marriage
- Affidavit or statement signed by a person who was an official witness to the marriage
- A religious document that recognizes the marriage

3. How to Help Consumers with SEP Verification

How Assisters Can Help

Assisters can:

- Help consumers **review their notices** carefully to **understand which documents** they'll need to submit to the Marketplace. Examples of acceptable documentation are listed on the sample EDNs:

<https://marketplace.cms.gov/applications-and-forms/notices.html>

Scroll to “Eligibility Notice,” and click on: Special Enrollment Periods (2016 coverage) (June 2016).

- Explain to consumers that they **must submit documents** by the deadline printed on their EDN to confirm that they are eligible for the SEP that they used, or are planning to use, to enroll in coverage.
- **Help consumers send in one or more documents** by either uploading them in their HealthCare.gov account (if available) or sending copies by mail.

Help Consumers Understand their Notice

- **Help consumers review their notices carefully to determine:**
 - Which household member(s) needs to provide more information?
 - Which SEP does the consumer need to prove eligibility for?
 - Which documents does the consumer need to submit?
 - What is the deadline to submit documents?
 - What are the consequence of not resolving the issue?

Sample Eligibility Determination Notices are available on Marketplace.CMS.gov:

<https://marketplace.cms.gov/applications-and-forms/notices.html>

Assisters can also click here to download these sample notices: <https://marketplace.cms.gov/applications-and-forms/eligibility-determination-notice-special-enrollment-period.zip>

Help Consumers Submit Documents

- If the consumer submitted an application on or after June 18, **uploading documents to their Marketplace account is the fastest way to get documents to us.** Consumers may also mail documents to the Marketplace if they prefer.

Tips for Uploading Documents

Reminder #1: Please don't use the following characters in the name of the file that you upload: / \ : * ? " < > |.

Reminder #2: Each uploaded document should not be larger than 10 MB in size.

Reminder #3: Each uploaded document must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp type file.

Consumers will be able to upload multiple documents if needed.

How to Mail in Documents

Consumers can mail copies (not originals) to:

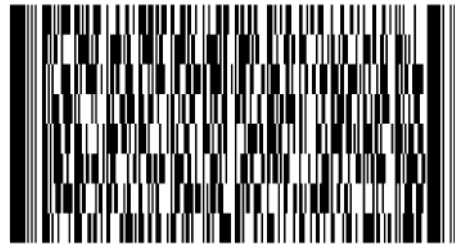
Health Insurance Marketplace
Attn: Coverage Processing
465 Industrial Blvd.
London, KY 40750-0001

Reminders

- **Don't mail the original documents!**
- **Photos are permitted if a copy cannot be scanned.**
- **Include bar code page from the notice**
- **Write consumer's state, full legal name, and application ID on the top of each page of each document**

Example of Barcode Page

Important: If you mail in your documentation, please also include this page in the same envelope, which includes a barcode, along with any documents. This page helps the Marketplace make sure your documents can easily be associated with your application.



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4. Summary

Summary

- Consumers who qualify for certain Special Enrollment Periods will receive information in their EDN or other written notice from the Marketplace instructing them to submit documentation to prove their eligibility for their SEP.
- Consumers who submit documents and do not hear back from the Marketplace **do not need to take any further action.**
- If additional information or documents are required, CMS will contact consumers. Consumers will then have an opportunity to resolve the issue.
- If consumers don't respond at all, or don't provide sufficient documentation, they could be found ineligible for their SEP and could lose their coverage.

Summary Cont'd

- **Assisters can help consumers with:**
 - **Reading their notices carefully to understand the SEP** that they need to prove eligibility for, and **which documents** they'll need to submit to the Marketplace.
 - **Sending in documents** either by uploading them online or sending them in by mail.