



# Ne Cede Malis Insurance Solutions

YIELD NOT TO MISFORTUNES – GET COVERED

IN THIS ISSUE – HEALTH INSURANCE

## Health Insurance Enrollment

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### When can I get Health Insurance?

Open enrollment periods are offered on an annual basis which allows individuals to enroll without evidence of insurability or to make changes. An individual can make changes at any time if they have a change in status, such as adding an eligible dependent or change in employment status, such as going from full- to part-time employment (Special Enrollment Period).

#### *Open Enrollment Period*

An open enrollment period is the length of time during which any eligible person may enroll in a Qualified Health Plan offered through an Exchange. Open enrollment generally begins on **November 15** before the Benefit Year and ends on **February 15** of the Benefit Year. In **California**, Open Enrollment is from **October 15** to **January 31**. **Check your particular State dates – see Appendix.**

#### *Special Enrollment Period*

A special enrollment period is the length of time during which a person may enroll in a Qualified Health Plan outside of open enrollment if a qualifying life event, such as:

- Losing your job, switching from full- to part-time employment
- Moving to a new State or possibly moving into a new ZIP code
- Getting married or divorced or legally separated
- Becoming a widow or widower
- Aging off your parent's plan
- Having a new baby, which may mean gave birth, adopted a child, or placed a child for foster care

The special enrollment period in the Individual Marketplace generally lasts 60 days from the date of the qualifying event and normally lasts 30 days in the Small Business Health Options Exchange (SHOP) Marketplace. Note that you generally will not be eligible for special enrollment if you lost your previous health plan because you failed to pay your monthly premiums or if you voluntarily cancelled the coverage.

## Exceptions to Special Enrollment Period

Generally, most health insurers use some sort of open enrollment program, but there are certain exceptions:

- **MEDICAID** (As opposed to MEDICARE) – Medicaid generally does not limit enrollment period. For instance, in California, if you become eligible for Medi-Cal, you are allowed to enroll anytime.
- **CHIP** – The Children’s Health Insurance Program does not limit enrollment to a specific time.
- **Short-Term Plans** – Short term health insurance such as traveler’s insurance does not follow open enrollment. The plans are available all year round.
- **Health Care Sharing Plans / Health Care Share Ministry (HCSM)** – Health sharing plans allow you to enroll at any time of the year.

## What Happens if I am 65 or older (MEDICARE)?

A person 65 years of age or older may also purchase a Medicare Supplement by paying the necessary premium. The Medigap open enrollment period lasts for 6 months beginning the month an individual turns age 65 and enrolls in Medicare Part B. If enrolled during this period, the insurer cannot use medical underwriting, refuse coverage, charge a higher premium, or impose a waiting period for pre-existing conditions.

### Medicare Enrollment Periods

At age 65, enrollment in Medicare Part A is mandatory for all citizens and legal residents. Enrollment is automatic and "premium-free" for those who are fully insured under Social Security.

For those who are not fully insured at age 65, enrollment is still automatic but there is a premium required. Failure to enroll in Part A and pay premiums beginning at age 65 may result in a 10% premium penalty for twice the number of months a beneficiary should have been enrolled in Part A. A worker may continue to earn credits up to the 40 required for fully insured status, after which time the Part A premium will end. Individuals with less than 30 credits will pay a higher monthly premium than individuals with 30-39 credits.

Medicare Part B is optional, and may be rejected penalty free at age 65 if a beneficiary is covered by an employer-sponsored plan as an employee or spouse. Enrollment can be delayed when employer coverage is primary due to active employment of the individual at age 65.

Failure to enroll in Part B, when required, may result in a lifetime cumulative premium penalty of 10% for each 12 month period a beneficiary was not enrolled in Part B. Once eligible, individuals are required to enroll in Medicare Parts A and B for coverage to begin.

The following enrollment periods apply:

- The **Initial Enrollment Period** lasts **7 months** and begins 3 months before the month of an individual’s 65th birthday and ends 3 months after the month following when the individual turned age 65. The actual month of eligibility is the month of the individual’s birthday.
- The **General Enrollment Period** provides an open enrollment period from January 1 to March 31 each year for those who did not enroll in Medicare Part B when they first became eligible. For individuals enrolling during the general enrollment period, coverage begins on July 1.
- The **Medicare Open Enrollment** occurs every year from October 15 to December 7 and provides all individuals the chance to make changes to their Medicare coverage if needed.
- The **Special Enrollment Period** begins when a person past age 65 who was covered by an employer-sponsored group health plan is no longer covered by the plan whether the person elects COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) (continuation or not). This period lasts **8 months** and allows an individual the opportunity to enroll in Medicare Part B without incurring the lifetime premium penalty for failing to enroll at age 65.

*Life Insurance*

*Auto and Recreational Vehicle Insurance*

*Home Insurance*

*Pet Insurance*

*Workman Compensation Insurance*

*Group Health Insurance*

*Commercial & Business Insurance*

*Professional Liability Insurance*

*Travel Insurance*

*Disability Insurance*

*Other Types of Insurance*

*Individual Health Insurance*

*Dental Insurance*

*Vision Insurance*

*Medicare Supplemental Insurance*

*Cyber Liability*

## APPENDIX

You are cautioned to double check you state specific website, the information below was compiled as of March 2, 2020.

Key Dates For Open Enrollment 2021 (the Open Enrollment Season For Plans Held in 2021)

- Thursday **November 1, 2020**. Open Enrollment begins.
- Saturday **December 15, 2020**: Open Enrollment ends (extensions may be granted).
- Wednesday January 1, 2021: The earliest a plan purchased during open enrollment can start.

### State Specific Deadlines and Extensions for the 2020-2021 Open Enrollment Season

States with state-based exchanges may issue extensions each year, some states have permanent extensions, and the federal government may issue extensions year. Which extensions are offered is subject to change.

Below are the state-based deadlines for 2021 for marketplace coverage under the ACA and some notes on federal deadline extensions.

Please double check the official state-based some states, the State-run exchanges will be run differently in each State due to the flexibility offered by the Affordable Care Act. States have leeway as to how they will implement the exchanges. They can implement a State-run exchange (which gives them maximum control), create a joint partnership Federal-State run exchange, or completely defer their exchange to the Federal Government. Regardless of what type of exchange the State runs, it must be approved by the Federal Government before being implemented (at this point all states have already declared the type of exchange they will run. Currently there exist 17 State-based Marketplace; 7 Partnership Marketplace; and 27 Federally-facilitated Marketplace.

**NOTE:** Below are the expected extension dates based on 2020 open enrollment. We will update the list as official deadlines are announced.

- **California:** October 15, 2020 through January 31, 2021. Last day for coverage that starts Jan 1, 2021 is Dec 14, 2020, otherwise coverage starts no later than Feb 1, 2021. This a permanent extension.
- **Colorado:** October 15, 2020 through January 15, 2021. Last day for coverage that starts Jan 1, 2021 is Dec 14, 2020, otherwise coverage starts no later than Feb 1, 2021. This a permanent extension.
- **Connecticut:** Has a history of issuing extensions during open enrollment.
- **Idaho:** Has a history of issuing extensions during open enrollment, although they haven't extended open enrollment in recent years.
- **Maryland:** Has a history of issuing extensions during open enrollment, although they haven't extended open enrollment in recent years.
- **Massachusetts:** October 15, 2020 through January 23, 2021.
- **Nevada:** Has a history of issuing extensions during open enrollment, although no extension has been granted as of writing this for 2021.
- **New York:** October 15, 2020 through January 31, 2021.
- **Rhode Island:** October 15, 2020 through December 31, 2021. This extension is subject to change each year.
- **Vermont:** Has a history of issuing extensions during open enrollment, although no extension has been granted as of writing this.
- **Washington:** Has a history of issuing extensions during open enrollment, although no extension has been granted as of writing this.
- **Washington DC:** October 15, 2020 through January 31, 2021. This a permanent extension.

**Other states may be subject to extension in 2021 as well.** States with state-run exchanges can issue last minute extensions, and the federal government can issue an extension for all states using the federal marketplace as well.

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