

State of Rew Jersey Department of Banking and Insurance Office of the Commissioner PO Box 325 Trenton, NJ 08625-0325

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MARLENE CARIDE Acting Commissioner

BULLETIN NO. 18-02

TO: ALL NEW JERSEY HEALTH INSURANCE COMPANIES; HOSPITAL SERVICE CORPORATIONS; MEDICAL SERVICE CORPORATIONS; HEALTH SERVICE CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; DENTAL SERVICE CORPORATIONS; DENTAL PLAN ORGANIZATIONS; PREPAID PRESCRIPTION SERVICE ORGANIZATIONS; ORGANIZED DELIVERY SYSTEMS; AND OTHER INTERESTED PARTIES

FROM: MARLENE CARIDE, ACTING COMMISSIONER

RE: ADDITIONAL SPECIAL ENROLLMENT PERIOD FOR INDIVIDUALS IMPACTED BY THE HURRICANES IN PUERTO RICO AND THE U.S. VIRGIN ISLANDS AND WHO RELOCATED TO NEW JERSEY

The purpose of this Bulletin is to provide guidance to health carriers and all other interested parties regarding the additional special enrollment period available to individuals who were impacted by the hurricanes in Puerto Rico and the U.S. Virgin Islands and who relocated to New Jersey.

As explained in a January 17, 2018 announcement from the Centers for Medicare and Medicaid Services ("CMS"), such individuals are eligible for an exceptional circumstance special enrollment period to enroll in an individual health benefits plan in 2018. Since these individuals may not have been able to enroll for a 2018 plan during the open enrollment period which ended December 15, 2017, or the initial extended period that ended December 31, 2017, CMS announced an additional opportunity to enroll that will continue through March 31, 2018. The January 17, 2018 announcement is available at:

https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Territories-SEP-Guidance.pdf

Individuals who relocated to New Jersey from Puerto Rico or the U.S. Virgin Islands following the hurricanes last fall may apply for a New Jersey individual health benefits plan either though the Marketplace or outside the Marketplace. Since healthcare.gov and the carrier websites contain information regarding the usual circumstances that allow a special enrollment period and

Phil Murphy Governor

SHEILA OLIVER Lt. Governor may not be updated to include this additional opportunity, individuals seeking to enroll through this exceptional circumstance special enrollment period should enroll by phone.

If applying through the Marketplace these individuals should call the Call Center at 1-800-318-2596 and state that they are using this exceptional circumstance special enrollment period.

If applying outside the Marketplace these individuals should call the carrier directly. Phone numbers for all carriers selling individual plans are available at http://www.state.nj.us/dobi/division_insurance/ihcseh/ihccarriers.htm

Carriers are reminded of their obligation to provide the exceptional circumstance special enrollment period to persons who relocated to New Jersey from Puerto Rico or the U.S. Virgin Islands following the fall hurricanes. Consumers who experience difficulty in obtaining coverage pursuant to this exceptional circumstance special enrollment period may contact the Department for assistance at 609-292-7272 or 1-800-446-7467.

Consumer information about what to consider when buying an individual plan is available at <u>www.dobi.nj.gov/ihc/</u> and click on "Shopping for Health Insurance."

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