

New Guidance on Keeping Marketplace Enrollees Covered for 2015

Monday, June 30, 2014, 10:30 am

By Sophie Stern

Here at Enroll America we are working hard to connect individuals to affordable coverage. And once individuals are enrolled, we are dedicated to making sure that they know how to [keep coverage](#) that meets their health care needs and budget. Thursday, the Department of Health and Human Services (HHS) released [proposed guidance](#) outlining the steps marketplaces, health plans, and consumers will need to take in 2015 to renew coverage. To read the response from Enroll America's president Anne Filipic, see our press release, [here](#).

The rules aren't final yet, so things may change, **but the bottom line is that individuals will be able to keep some form of comprehensive insurance even if they do not take action to renew their coverage during the next open enrollment period (OEP2). This is good news.**

But don't get too excited and tune out yet! There are important steps consumers will need to take to make sure their coverage continues to meet their needs and budget for 2015, and they must take them during OEP2 (between November 15, 2014, and February 15, 2015). Individuals who do not proactively review the terms of their coverage and take action to report changes in income or change plans before December 15 may forego options for financial help and/or a more affordable plan come January 1.

Date of Enrollment/ Renewal	Effective Date of Coverage
November 15, 2014 – December 15, 2014	January 1, 2015
December 16, 2014 – January 15, 2015	February 1, 2015
January 16, 2015 – February 15, 2015	March 1, 2015

Avalere Health released a [report](#) last week finding that plans offered on the marketplaces will likely shift — some plans will be more expensive, others less. The amount of financial help someone qualifies for depends not only on their income, but also on the cost of the plans available in their service area. Given the [importance of financial help](#), it's crucial that consumers receiving premium tax credits or help with out of pocket costs pay close attention to their plan information for 2015 and that they work with an in-person assister to understand how changes in their premium may affect their financial assistance.

Reviewing account and plan information as soon as possible once open enrollment begins will help ensure consumers get the most accurate determination of financial help for their 2015 coverage, and that they have the opportunity to change coverage if their current plan no longer meets their budget and health care needs. This will also help minimize a consumer's risk of having to repay a portion of their financial help when they file taxes in 2016.

There's much more work to do as we prepare for OEP2, but we're excited to work with enrollment stakeholders across the country to make sure individuals stay covered!

Be sure to read Enroll America's [list of policy recommendations](#) for the renewal process. And check back [here](#) to see Enroll America's comments on the proposed guidance from HHS.

