Michigan Department of Insurance and Financial Services to Allow Off-Marketplace Health Plan Enrollment During COVID-19 Special Enrollment Period

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(LANSING, MICH) In a move that increases health coverage options for Michiganders, the Michigan Department of Insurance and Financial Services (DIFS) today issued a bulletin that allows individuals to choose health plans on or off the Health Insurance Marketplace during the recently announced COVID-19 special enrollment period.

“As we continue to fight the COVID-19 pandemic, we are committed to using every tool at our disposal to ensure that every Michigander has access to affordable, high quality health coverage,” said DIFS Director Anita Fox. “By allowing ACA-compliant off-Marketplace health plans to be sold during this new special enrollment period, consumers will have more choices when it comes to getting the health coverage they need.”

Affordable Care Act (ACA) compliant health plans are normally sold to consumers during the annual open enrollment period, both on the Health Insurance Marketplace and off the Marketplace direct to consumers from individual health insurers. These plans are also available during special enrollment periods when consumers have experienced a qualifying life change, for example a job loss or change in household size. However, the newly created COVID-19 special enrollment period allows the sale of ACA-compliant Marketplace plans to all consumers between Feb. 15 and May 15 without a qualifying life change. Today’s bulletin from DIFS allows insurers to also sell ACA-compliant plans to individuals off the Marketplace.

“We are working to ensure that, during the pandemic, every Michigander is aware of this special enrollment period and the importance of getting themselves covered,” said Fox. “If you do not have health coverage, now is the time to check out plan options and pricing either off or on the Marketplace. The vast majority of Michigan residents who sign up through the Marketplace receive subsidies for no or low cost coverage.”

While shopping for a plan on the Marketplace, consumers will be told if they qualify for a federal tax subsidy, financial assistance, or government coverage such as Medicaid or the Healthy Michigan Plan. While plans sold off-Marketplace do not qualify for these benefits, including them in the special enrollment period will give consumers more coverage choices from a wider range of companies.

“Consumers are, of course, encouraged to remain vigilant about the potential for fraudsters to try to take advantage of the public with fake insurance scams,” said Fox. “We strongly encourage consumers to research and verify all companies, agents, and plans before sharing your personal information or sending money. Call DIFS if you have any questions or concerns.”

For more information about health insurance, consumers should visit Michigan.gov/HealthInsurance or call 877-999-6442 Monday through Friday 8 a.m. to 5 p.m. Consumers are eligible to apply for the Healthy Michigan Plan at any time online by visiting Michigan.gov/MIBridges or by calling 855-789-5610.

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan residents. For more information, visit www.michigan.gov/difs or follow the Department on Facebook, Twitter, or LinkedIn.

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