# New Health Insurance Special Enrollment Periods in Place for Michiganders Impacted by COVID-19

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(LANSING, MICH) Despite the federal government's continued refusal to open a Special Enrollment Period (SEP) for all uninsured Michiganders to access affordable health insurance during this unprecedented crisis, the Michigan Department of Insurance and Financial Services (DIFS) is advising that extended enrollment periods are available to help residents who qualify under existing rules take advantage of low or no-cost health care coverage options through the Health Insurance Marketplace.

"The COVID-19 pandemic has caused many Michiganders to lose their health insurance and the pandemic has also made it more difficult for people to purchase replacement coverage," said DIFS Director Anita Fox. "If you lost your coverage, but missed your enrollment window, you still have options to protect your health and the health of your family."

The first opportunity to enroll is available to people who experienced a qualifying life event this year, such as job loss or birth of a child. Typically, consumers have 60 days prior to the loss of coverage and 60 days after coverage ends to purchase coverage through the Health Insurance Marketplace. Under the newly-implemented Federal Emergency Management Agency (FEMA) SEP, people who lost their health coverage after Jan. 1, 2020, but failed to enroll in coverage due to the impacts of a declared national emergency, will have extra time to enroll in health coverage if they live in an area affected by a disaster declared by the FEMA. Currently all states, including Michigan, are covered under the COVID-19 pandemic national declaration.

Additional SEPs are available to people who have lost off-Marketplace coverage or whose income has decreased. These SEPs allow individuals to enroll in coverage through the Health Insurance Marketplace and to take advantage of premium tax credits for which they may now be eligible. To determine eligibility for a SEP, visit https://www.healthcare.gov/screener/.

"Michiganders should not delay in enrolling in health care coverage if they have lost their health insurance," said Fox. "DIFS is available to assist if residents have questions about coverage or enrollment."

To determine eligibility and review the new enrollment period options, including the upcoming 2021 plan year regular annual open enrollment period, which runs from Nov. 1 through Dec. 15, 2020, consumers should visit the Health Insurance Marketplace at www.healthcare.gov or call the Marketplace Call Center at 800-318-2596 (TTY: 1-855-889-4325). Depending on income and their situation, consumers may qualify for cost sharing reductions, premium tax credits, coverage for their children, or Medicaid. Consumers can contact DIFS toll free at 877-999-6442 or email at DIFS-HICAP@michigan.gov if they need assistance.

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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