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ALL PLAN LETTER

DATE: June 23, 2020
TO: All Commercial Full-Service Health Plans Offering Individual Market Products¹
FROM: Sarah Ream, Acting General Counsel
SUBJECT: APL 20-023 Extension of Special Enrollment Period in APL 20-010

On March 21, 2020, the Department issued [All Plan Letter \(APL\) 20-010 “Special Enrollment Period; Coverage Effective Dates.”](#) Consistent with the California Health Benefits Exchange (Covered California) announcement regarding extension of the on-Exchange special enrollment period (SEP) related to COVID-19, the purpose of this APL is to extend the SEP for all individual market products through July 31, 2020.

A. Special Enrollment Period

As stated in APL 20-010, Covered California announced a SEP on March 20, 2020, to offer individual health insurance coverage to all Californians as the state faced a surge in cases of COVID-19. Covered California’s special enrollment period applies to health plans offering individual coverage on the Health Benefits Exchange. On June 23, 2020, Covered California announced it would extend this period through July 31, 2020.

To support these efforts and create market consistency, pursuant to authority granted in the California Emergency Services Act (Gov. Code sections 8566, et seq.), the DMHC is requiring all health plans offering individual, non-grandfathered commercial health benefit coverage, whether through Covered California or off-Exchange, to similarly extend the SEP described in APL 20-010 through July 31, 2020. The SEP is not limited to individuals who experience a triggering event.

B. Effective Dates for New Coverage

During the SEP, notwithstanding Health & Safety Code section 1399.849, the coverage effective date shall be the first day of the month following the date the premium payment is postmarked or delivered to the plan, whichever is earlier.

If you have questions regarding this APL, please contact your plan’s assigned reviewer in the DMHC Office of Plan Licensing.

¹ This All Plan Letter does not apply to specialized health care service plans, Medicare Advantage plans, Medi-Cal managed care plans, or Medicare Supplement products.