

From: DMHC Licensing eFiling
Subject: APL 20-010 Special Enrollment Period and Coverage Effective Dates
Date: Saturday, March 21, 2020 5:50:30 PM
Attachments: APL 20-10 SEP and Coverage Effective Dates.pdf

Dear Health Plan Representative:

Please find attached All Plan Letter 20-010, regarding a special enrollment period and coverage effective dates. This APL applies only to individual products offered in the commercial full-service market.

Thank you.



Gavin Newsom, Governor
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ALL PLAN LETTER

DATE: March 21, 2020
TO: All Commercial Full-Service Health Plans Offering Individual Market Products¹
FROM: Sarah Ream, Acting General Counsel
SUBJECT: APL 20-010 Special Enrollment Period; Coverage Effective Dates

Special Enrollment Period

On March 20, 2020, the California Health Benefits Exchange (Covered California) announced it is launching a special enrollment period, effective immediately, to offer individual health insurance coverage to all Californians as the state faces a surge in cases of COVID-19, the disease brought on by the new coronavirus. Covered California's open enrollment period applies to health plans offering individual coverage through Covered California.

To support these efforts and create market consistency, pursuant to the 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 offer a special enrollment period, effective immediately. This special enrollment period will run through June 30, 2020, and is not limited to individuals who have experienced a triggering event.

Effective Date for New Coverage

During the special enrollment period described above, notwithstanding Health and 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. For example, if an individual paid their premium on March 25, 2020, the effective date of coverage would be April 1, 2020.

If you have questions or concerns regarding this APL, please contact your assigned reviewer in the DMHC's 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.