3 things to tell your patients about signing up at HealthCare.gov

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It would be hard to imagine a worse time then during a global pandemic to be without health insurance, so the AMA supports President Joe Biden’s decision to hold a special enrollment period (SEP) that started Feb. 15 and runs through May 15 in the 36 states that use the HealthCare.gov platform created by the Affordable Care Act (ACA).

States that run their own marketplaces are offering similar opportunities for residents to enroll in health insurance coverage. The special enrollment period offers millions of uninsured Americans—including those that recently lost their job-based health insurance—another chance to enroll in ACA coverage.

The AMA is taking part in Get Covered 2021, a coalition of states, medical societies, patient and consumer advocacy groups and others working to lower the nation’s ranks of the uninsured.

There are 28 million people under age 65 without health insurance. Among the uninsured, at least 16 million are eligible for financial assistance to help pay their costs of coverage. This includes 6.7 million who are eligible for free or low-cost coverage through their state’s Medicaid program and 9.2 million who are eligible for subsidies through a state or federal insurance marketplace, according to Get Covered 2021.

Of those individuals eligible for subsidies, 4 million could get an ACA bronze plan at no cost to them during the SEP, according to a Kaiser Family Foundation (KFF) analysis.

Here’s what doctors should tell their patients about this new opportunity to get covered:

**Take advantage of this new opportunity**

The SEP runs through May 15 in the 36 states that use HealthCare.gov, and uninsured Americans in
those state have until then to enroll.

Fourteen states and the District of Columbia operate their own marketplaces. All have announced special enrollment periods—though some are not of the same duration as the SEP for marketplaces operating on HealthCare.gov.

Idaho was the last state to announce its plans for an SEP, and their period will only run from March 1 to March 31. The District of Columbia said it will have offer enrollment through the end of the COVID-19 public health emergency.

The following information was posted regarding ending dates for the remaining states:

- Connecticut—March 15 (may be extended).
- New York—March 31.
- Vermont—May 14.
- Minnesota—May 17.
- Massachusetts—May 23.

In these states and D.C., patients will be redirected from HealthCare.gov to shop for an ACA marketplace plan via a state-run website.

**Make sure to consult this checklist**

Patients should follow this checklist of the 10 things needed to complete enrollment in the individual marketplace. These include Social Security numbers, birthdates and mailing addresses for everyone applying for coverage.

**Financial help may be available**

Subsidies are still available to help consumers purchase marketplace plans, and individuals previously ineligible for premium help may now be eligible if they have had changes in employment status or other economic circumstances.

So, even though a patient was not eligible for subsidies in the past, he or she may be eligible in 2021 during this special enrollment period.