Promoting Awareness of the 2021 ACA Special Enrollment Period: The Role of State Title V Programs

Introduction

State MCH programs have an important role to play in promoting the newly designated ACA Special Enrollment Period (SEP): February 15 through August 15, 2021. Created to increase access to affordable health insurance coverage for individuals and families impacted by the COVID-19 national emergency, the SEP is available to consumers in the 36 states that use the HealthCare.gov platform. Most states operating their own Marketplace platforms are making similar enrollment opportunities available to consumers in their states. Unlike traditional SEPs that are available only for people with qualifying life circumstances (such as marriage, birth of a baby or job loss), the 2021 SEP is unique in that anyone can apply for Marketplace coverage during the three-month period.

This fact sheet is a companion document to AMCHP’s “A New Opportunity to Get Health Insurance Coverage for You and Your Family: The ACA Special Enrollment Period” fact sheet, which provides consumers information about applying for Marketplace coverage during the SEP.

Key Dates

February 15, 2021: The first day that individuals and families can apply for SEP insurance coverage on Healthcare.gov.
August 15, 2021: The last day of the SEP.

Key SEP Facts

Nearly 30 million Americans were uninsured in 2019. That number is likely higher now due to the pandemic.

Nearly 9 million uninsured Americans are eligible for Marketplace subsidies and more than 6 million are eligible for Medicaid.

It is estimated that 75 percent of consumers eligible for Marketplace subsidies will have premiums of $50 or less per month. For the last two years, over four million people were able to choose plans with $0 premiums.

Consumers can also use the SEP to sign up for new coverage or switch plans, even if they currently have a Marketplace plan. They can also be reevaluated for financial assistance based on changes in income. Coverage will begin the first day of the month following the date of plan selection.

As always, consumers found eligible for Medicaid or CHIP will be transferred to their state Medicaid and CHIP agencies for enrollment in those programs. Medicaid and CHIP enrollment is available year-round.

The Title V Role in Promoting the SEP

The SEP is an opportunity to enable millions of uninsured people to enroll in comprehensive coverage, at a time when the need for coverage could not be greater. Please spread the word about the SEP by:

- Disseminating AMCHP’s SEP consumer fact sheet via your health department’s social media accounts and other communication outlets, available in English and Spanish. Social media templates are available to help your health department publicize the SEP, including sample tweets and graphics in languages other than English.
- Verifying that your state public health department and MCH web pages, hotline numbers and print materials link to the federal Marketplace (healthcare.gov) or directly to your state insurance marketplace, where applicable.
- Ensuring that all agencies and organizations providing MCH services at the state and local levels have information about the SEP. These include Title V grantees, WIC agencies, Title X family planning clinics, local health departments, Healthy Start sites, home visiting programs, school-based health centers, primary care and specialty clinics, hospitals, and other locations where eligible families may seek enrollment assistance.
- Coordinating with groups in your state that receive funding to provide in-person enrollment assistance via navigators and/or certified application counselors. Local, in-person assistance can be found here and here, for both the Federal and state Marketplaces. The Marketplace Call Center (1-800-318-2596) is also available for consumers without internet access.

Thank you for your support of this vitally important MCH initiative!

For more information, please visit the AMCHP website or contact the Health Systems Transformation team at HST@amchp.org.