
Special Enrollment Period for Individual Health Coverage

On Jan. 28, 2021, the President of the United States signed an executive order opening an additional special enrollment period (SEP) from Feb. 15, 2021 to May 15, 2021, because of the COVID-19 pandemic. In addition, the passage of the American Rescue Plan on March 11, 2021, provides a larger financial subsidy for many individuals to use toward getting a health plan and increases the subsidy for those who already have one. **Important note: The SEP has been extended through Aug. 15, 2021.**

The extended SEP offers individuals under 65 years of age who did not get health coverage during the regular fall open enrollment period an opportunity to enroll in a health plan for 2021 coverage.

This SEP is different from those in past years. In this case, even people who enrolled for coverage during the open enrollment period can change their health plan if they wish to do so. There is no requirement for a qualifying event (like loss of a job or birth of a child).

- Individuals complete an application, either online through the Health Insurance Marketplace or with an agent and are asked to submit a payment for the first month's premium in order for the application to be considered complete.
- Information from completed member applications will show in Availity®¹ in about 24 hours. The effective date of coverage is the first of the following month. Remember to ask your patients for a copy of their member ID card at each visit and verify eligibility and benefits electronically through Availity at [availity.com](https://www.availity.com).
- If an individual submits an application without the first month's premium, they will receive an email saying the application is not complete until the first month's premium is paid.

What this means for you

You may experience an increased number of patients due to people enrolling in or changing health plans through Aug. 15. Health plan start dates can be as late as Sept. 1, 2021.

Some of your patients may ask you about switching health plans. If they do, please refer them to the Florida Blue educational website at [GetCoveredFlorida.com](https://www.getcoveredflorida.com). It has helpful information about why it is important to have health coverage and how they can contact an agent for help.

If you have questions about this information, please call the Provider Contact Center at 800-727-2227.

¹Availity, LLC is a multi-payer joint venture company. For more information or to register, visit [availity.com](https://www.availity.com).