

FEMA Special Enrollment Period Allows Additional People to Enroll

A change to the HealthCare.gov application implements the “FEMA SEP” to allow consumers who lost qualifying coverage, but missed their 60-day SEP window, to enroll in Marketplace coverage. People eligible for other types of SEPs may be eligible, too, but can only access the SEP through the Marketplace call center. The FEMA SEP will last until 60 days after the end of the disaster declaration.

What is the FEMA SEP?

The [FEMA SEP](#) gives people extra time to enroll if:

- (1) they resided in an area during a FEMA-declared disaster or emergency (currently, all states are covered under the COVID-19 pandemic national emergency declaration);
- (2) they were eligible for another SEP; and
- (3) they failed to enroll with the SEP they were eligible for because they were impacted by the FEMA-declared disaster (in this case, COVID-19).

How does it work?

If someone lost qualifying coverage at any point this year, they can enroll directly through HealthCare.gov. Instead of asking whether an applicant has lost coverage within the last 60 days, the HealthCare.gov application now asks whether they have lost coverage since January 1. The applicant will need to provide documentation to prove their loss of coverage.

If the applicant was eligible for an SEP other than for loss of coverage (for example, birth of a child or a change of permanent residence), but failed to enroll due to COVID-19, they are still eligible for the FEMA SEP but will need to contact the Marketplace call center to apply. People who haven't had any SEP-qualifying events since January 1 are not eligible for the FEMA SEP.

When is coverage effective?

The default coverage effective date for the FEMA SEP is the first day of the month following plan selection. However, a consumer can contact the Marketplace call center to request a retroactive effective date; the earliest effective date is the first day of the month following the qualifying event for the original SEP and the FEMA disaster declaration.

Which marketplaces have implemented the FEMA SEP?

This change has only been implemented for people in states that use HealthCare.gov. To date, no state-based marketplaces have implemented this SEP, but several have extended open enrollment in other ways.

If you encounter problems or have questions, email us at beyondthebasics@cbpp.org.