1 Timeline
The new Special Enrollment Period (SEP) runs from February 15th to May 15th. If a member already enrolled in 2021 CGHC coverage, there is no requirement to do anything during this time.

2 Enrollment
Anyone can enroll during the new SEP, either through Healthcare.gov or directly through CGHC. Enrollees’ applications must be received by CGHC by May 15th. On-exchange enrollees have 30 days to choose a benefit plan after submitting an application. If you are a current CGHC member and would like to change your plan during this SEP, please contact your broker or CGHC sales team at 855.494.2667.

3 Effective Date
After choosing a benefit plan, coverage will begin on the first day of the following month! Ex: If an enrollee chooses a plan on March 30th, coverage will begin on April 1st.

4 Benefit Plan or Level Changes
Enrollees do not have to remain in the same metal level. If current CGHC members choose a new CGHC plan, their maximum out-of-pocket and deductible expenses from 2021 will carry over to their new benefit plan! Carry over is not guaranteed if you are going to a different health insurance carrier.*

5 Who should enroll?
This is a great opportunity for anyone who missed their chance to enroll during the original Open Enrollment Period. Anyone interested in comprehensive, honest health insurance can enroll in a CGHC plan during this time!

*CGHC will not accept deductible credit from another health insurance carrier.