New Special Enrollment Period FAQ

1. **When does the new Special Enrollment Period (SEP) due to COVID-19 begin?**
   a. The new COVID-19 Special Enrollment Period (SEP) begins on February 15th and ends on May 15th. CGHC must receive your application within this time frame.

2. **If I’m already a CGHC member, do I need to make any plan changes right now because of the new SEP available?**
   a. No. If you do not need to make any plan changes, there is no reason to make a change! This SEP gives others the opportunity to do what you already did last fall! There is no need to do anything.

3. **Is coverage effective back to the beginning of the year (1/1/2021)? When will my coverage be effective?**
   a. No. Coverage is effective the first of the month following benefit plan selection. For example, if you apply for CGHC coverage and choose a benefit plan on March 25th, your coverage will begin on April 1st. *Remember, you must pay your first month’s premium in order to officially have coverage with CGHC.*

4. **Can I change my benefit plan level if I’m already a CGHC member?**
   a. Yes, but there is no requirement to do so. Current CGHC members can move to a different CGHC plan without being restricted to the same level of coverage as their current plan. For example, if you currently have a Bronze plan, you are welcome to switch to a Silver plan during the SEP.
   b. It is best for you to work with your health insurance broker or a member of the CGHC sales team if you’re hoping to make a change. If you enrolled or hope to enroll off-exchange, you will need to submit a plan change request form to CGHC.
   c. You can call the CGHC Sales team at 855.494.2667.

5. **If I am already a member and want to switch to a different CGHC plan, what happens to my deductible and maximum-out-of-pocket expenses that I’ve already spent?**
   a. Your deductible and maximum out-of-pocket already spent will carry over to your new CGHC plan. For example, if you have already spent $700 in qualified out-of-pocket expenses in January and February, you will still get credit for those costs on a new CGHC plan.

6. **Can off-exchange members participate in the new SEP?**
   a. Yes. This new SEPs is open for all members, on- and off-exchange.
7. If I previously terminated for non-payment and would like to enroll during the SEP, will I still be responsible for the money I previously owed CGHC?
   a. No. If you previously terminated for non-payment, you will enroll as a completely NEW member, with a new effective date. Previous coverage with CGHC (before 2021) will not impact this enrollment.

8. If I enroll in the new SEP on the first day (February 15, 2021), does coverage start on 2/15 or backdate to 1/1?
   a. No. If you enroll and select a plan in the new SEP on 2/15, by example, coverage begins on the first of the following month. In this case, coverage would begin on March 1st, 2021.

9. If I am a CGHC member now, can I terminate my coverage and enroll with a different health insurer?
   a. Technically, yes. However, we caution members that switching to another health insurance carrier may not be advantageous to you. If you have paid for any out-of-pocket expenses (towards your deductible or maximum-out-of-pocket) for 2021, it is unlikely that those credits would transfer over to another health insurance carrier. This means, if you would get a new health insurance policy at a different company, your maximum-out-of-pocket and deductible expenses already paid would start back at $0.

10. Can I enroll through the CGHC website?
    a. Yes! You can enroll directly through the CGHC website by going to the Get A Quote page. When beginning the application through the online portal, you should choose “COVID-19 Special Enrollment Period” as their qualifying event. Unlike other SEPs, no documentation of the SEP eligibility will be necessary to enroll at this time.

11. Will I receive new ID cards if I select a new plan?
    a. Yes, just like anytime a member chooses a new plan, new ID cards will be mailed to you upon successful binder payment. If you complete a new application for a new plan during this SEP, you will also be sent a new member guide, as you technically have a new policy, not just a plan change.

12. Will I need to reset my recurring payment?
    a. If you complete a new application for a new benefit plan during this SEP, you will need to cancel the recurring payment on your old plan and set up recurring payments on your new plan.

13. If I’m already a CGHC member, can I switch platforms during this SEP?
    a. Yes, current CGHC members can opt to go from on to off-exchange or off to on-exchange. These scenarios require you to start a new application to apply, which results in a completely new policy.

14. I completed a new application at Healthcare.gov, but I don’t see it in my portal.
    a. Make sure you completed the application AND selected a new plan. CGHC will not receive a file with info from Healthcare.gov on your new plan information until you select the new plan after completing the application.