



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 SEP 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?**
- 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?**
- 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?**
- 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?**
- 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?**
- 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?**
- 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?**
- 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.**
- 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.