Date: Feb. 17, 2021

Frequently Asked Questions— Uninsured Enrollment Period

1. **What are the dates of the Uninsured Enrollment Period?**

Feb. 8, 2021 - May 15, 2021. Know that these are the dates for the enrollment period *here in Colorado*.

President Biden issued an executive order that created a Special Enrollment Period that starts Feb. 15 for states that use healthcare.gov for enrollment. However, Colorado has its own state-based health insurance exchange, Connect for Health Colorado, and does not use healthcare.gov. Having a state-based exchange means that the exchange and the Division of Insurance have more flexibility to respond to Coloradans' needs, including flexibility regarding enrollment periods.

Connect for Health Colorado is referring to this as an "Uninsured Enrollment Period."

2. **Who can enroll during the Uninsured Enrollment Period?**

This enrollment period is for people applying for *new health insurance coverage* and who do not currently have health insurance that meets the requirements of the Affordable Care Act (referred to as an ACA-compliant plan or ACA-compliant coverage).

It is NOT for those currently enrolled in an ACA-compliant health insurance plan (including those sold through Connect for Health Colorado) and who want to make changes to their plan or their insurance company.

3. **How does this Uninsured Enrollment Period differ from one that is allowed due to a qualified life change event, such as loss of health insurance, marriage, divorce or birth of a dependent?**

The difference is that this Uninsured Enrollment Period is NOT tied to life events nor does it have the same time restrictions to enroll.

Typical Special Enrollment Periods: Usually, people can only enroll in individual insurance (meaning health insurance NOT from an employer or a government program like Medicaid or Medicare) outside of the annual Open Enrollment Period (Nov. 1 - Jan. 15) if they experience a qualified life change event, which opens a 60-day enrollment window. In these situations, people would also be required to provide proof of the event, such as submitting documents showing the loss of coverage, marriage, birth, etc.

Colorado's Uninsured Enrollment Period: The particular aim of this enrollment period is to help people who don't have health insurance, such as those who either missed the annual Open Enrollment Period

that concluded Jan. 15, or those who missed signing up during their 60-day window when they first lost coverage or had another qualified life change event. **However, anyone who doesn't currently have health insurance that meets the requirements of the Affordable Care Act is eligible to enroll during this Uninsured Enrollment Period**.

The enrollment period in Colorado is permitted due to the Colorado Division of Insurance [Emergency Regulation 21-E-02 - Concerning Establishing a Special Enrollment Period for Enrollment in an Individual Health Benefit Plan](#).

Once the Uninsured Enrollment Period concludes on May 15, people will still be able to enroll because of qualified life change events, but with the time limitations and proof requirements.

4. **If I enroll during the Uninsured Enrollment Period, when will my health insurance start?**

Health insurance coverage will start the first of the month after a person enrolls. For example, if someone enrolls on Feb. 22, their coverage will start Mar. 1, 2021, or if they enroll on April 4, coverage will start on May 1.

5. **How do I enroll?**

People can enroll using [Connect for Health Colorado](#), a certified insurance Broker, an Assister or by contacting the insurance company directly. **Connect for Health Colorado is still the only place where Coloradans can receive financial assistance to make insurance more affordable.**

To verify eligibility for this Uninsured Enrollment Period, individuals shall attest that they are currently *not enrolled* in ACA-compliant health insurance. Self-attestation is sufficient to determine eligibility for this Uninsured Enrollment Period. Customers will not be asked by issuers to verify that they qualify for the Uninsured Enrollment Period.

Colorado individual health insurance consumers who wish to use Connect for Health Colorado can enroll online at [ConnectforHealthCO.com](#), can get help by calling Connect for Health Colorado at 855-752-6749 or find [free, virtual enrollment assistance](#) from certified Brokers and Assisters.

6. **Which individual health insurance plans are available in my area?**

Connect for Health Colorado offers a [Quick Cost & Plan Finder](#) that can help people search for plans available in their area. The Quick Cost & Plan Finder can also help people find plans based on other factors, such as in-network doctors, medications, monthly costs and estimated annual costs.

People can also view this list - [2021 Individual Health Insurance Plans by County](#) - from the Colorado Division of Insurance to see which insurance companies are offering plans in their county, and how many plans they are offering. This list includes both information for on-exchange plans (meaning the plans are sold through Connect for Health Colorado, listed on pages 1-6) and information regarding off-exchange plans (plans sold through insurance brokers or from the companies directly, listed on pages 7-13).

Please keep in mind that not all plans in Colorado are offered in all parts of Colorado.

7. Am I eligible for financial help if I enroll during this Uninsured Enrollment Period?

You can get financial help based on your family's specific needs and situation including: your family size, where you live and your family's estimated annual income. Individuals making up to $51,040 per year, or a household of four making up to $104,800 per year, may be eligible for financial help if they do not get coverage through an employer or another source. About 70% of people applying qualify for financial help.

Connect for Health Colorado offers the Quick Cost & Plan Finder tool that can help people estimate how much financial help they can get.

As a reminder, enrolling through Connect for Health Colorado is the *only way* to receive financial help that can make health insurance more affordable.

8. Am I eligible for Colorado Medicaid?

Colorado Medicaid, known as Health First Colorado, is a state-sponsored health coverage program that provides free or low-cost care for Coloradans who qualify. It is a type of medical assistance program and is administered by the Colorado Department of Health Care Policy and Financing (HCPF). When people apply for financial assistance through Connect for Health Colorado, their eligibility for Health First Colorado will be assessed first. People who do not qualify for Health First Colorado can apply for financial help and health insurance through Connect for Health Colorado.