

Special Enrollment Access Extended until December 31, 2017 For Areas Affected by Hurricane Harvey

The U.S. Dept. of Health and Human Services [released guidance](#) outlining a new [special enrollment period](#) (SEP) for people affected by the 2017 hurricanes, including hurricane Harvey. This new guidance will provide individuals who were impacted by Harvey additional time to enroll or change their ACA coverage for 2018. This guidance only applies to coverage purchased in the [Health Insurance Marketplaces](#) created by the ACA.

What does this mean for 2018 coverage?

The open enrollment period for individuals to enroll in coverage for 2018 began on November 1, 2017 and ends December 15, 2017. **BUT people who either currently reside in a disaster-affected area, or did when Harvey hit, will have until December 31, 2017 to enroll in 2018 coverage.**

There has been some confusion between the hurricane SEP for 2017 coverage and the hurricane SEP which extends access to enrollment for 2018 coverage until December 31, 2017. For information about how to access health coverage which would be effective in the remainder of 2017, please read additional information on [our blog](#).

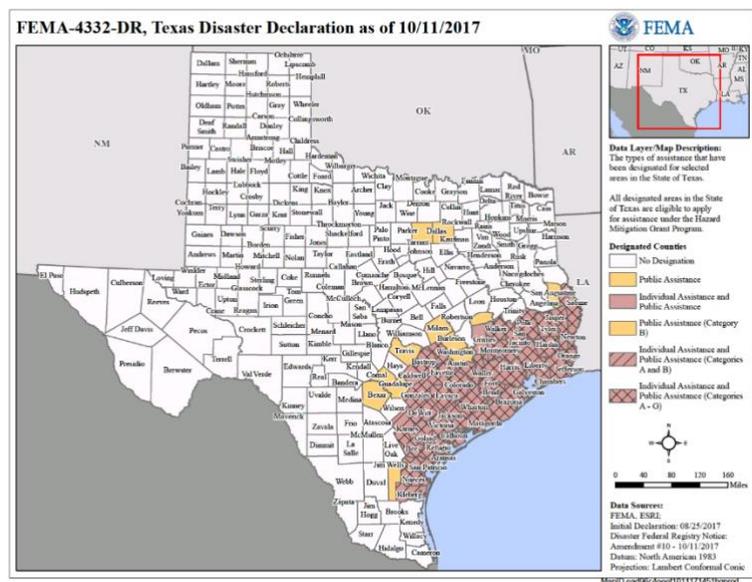
Who is eligible for this extra time to enroll?

The guidance makes this SEP available to individuals who “reside, or resided at the time of the hurricane, in any of the counties declared as meeting the level of ‘individual assistance’ or ‘public assistance’ by FEMA.” **if you currently live in a county that is considered affected by the hurricane or you lived in that county at the time of the hurricane (August 23, 2017 - September 15, 2017) then you are eligible to enroll in 2018 coverage until December 31st, 2017.**

Which Texas counties are included?

According to FEMA’s website this includes the following Texas counties:

Aransas, Austin*, Bastrop, Bee, Bexar*, Brazoria, Burleson*, Caldwell, Calhoun, Chambers, Colorado, Comal*, Dallas*, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Grimes*, Guadalupe*, Hardin, Harris, Jackson, Jasper, Jefferson, Jim Wells*, Karnes, Kleberg, Lavaca, Lee, Liberty, Madison*, Matagorda, Milam*, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Augustine*, San Jacinto, San Patricio, Travis*, Tarrant*, Tyler, Victoria, Washington*, Walker, Waller, and Wharton.



*These counties were designated as eligible for “public assistance” only but are still considered “affected” and therefore people in these counties are eligible for the extension.

Do I have to provide documentation that I was affected by the hurricane, such as documents from FEMA?

Anyone who lives in a county considered “affected” by the hurricane (or who lived in the county at the time of the hurricane) is eligible for the extension and must only attest to living in those areas and to not being able to complete enrollment due to the hurricane. No further documentation will be needed.

What if I lived in Florida during Irma or Puerto Rico during Maria but I have now moved to Texas?

Anyone who attests to moving from an area affected by a hurricane-related weather event in 2017 (and who lived in that area during the disaster) will be eligible for the extra time to enroll in coverage through December 31, 2017.

How can a person enroll using the SEP which extends enrollment access for 2018 coverage?

To access this additional time to enroll in coverage for 2018, a person must call the Marketplace Call Center and request the special enrollment period. However, the consumer can complete the application online – either alone or with in-person assistance – prior to calling the Marketplace Call Center. If the consumer’s application is already complete at the time he or she is requesting the extension, the consumer should provide the application number to the Marketplace Call Center. The applicant must tell the Call Center Representative that he or she was affected by the hurricane and requires more time to complete 2018 enrollment. People may contact the Marketplace Call Center at 1-800-318-2596 or TTY at 1-855-889-4325 to request enrollment using this SEP after December 15, 2017. The call center is open 24 hours a day, seven days a week.

Navigators and Certified Application Counselors (CACs) may use the special helpline set up just for assisters:

- Assister line for Navigators: 1-855-868-4678
- Assister line for CACs: 1-855-879-2683

Here’s how the process would work:

- 1) A person submits an application for 2018 coverage via Healthcare.gov. In most cases (unless they were found eligible for some other special enrollment period), they would then receive an eligibility determination notice that would say they are ineligible to enroll in coverage because the open enrollment period for 2018 ended on December 15th, 2017.
- 2) They can then call the Marketplace call center and request the special enrollment period which extends the open enrollment for people in areas impacted by Harvey. (This request must be submitted by the deadline of December 31, 2017). The applicant must tell the Call Center Representative that he or she was affected by the hurricane and requires more time to complete 2018 enrollment.
- 3) This request will then be forwarded to the Marketplace for review/approval.
- 4) Once the Marketplace has approved the enrollment extension and set the appropriate effective date, the consumer will be alerted via letter and will be able to go back to Healthcare.gov and select a plan.

What can I do if I am having trouble accessing the special enrollment period?

If you have questions or are having trouble using the enrollment extension then email Melissa McChesney at mcchesney@cphp.org.