Centers for Medicare & Medicaid Services Transcript: Assister Technical Assistance Webinar June 15, 2016 2:00pm ET

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Welcome

Good afternoon. Welcome to today's webinar. My name is Everett Smith with the CMS Consumer Support Group. Before we start today's presentation, I'd like to go over a few technical details with you. All lines have been muted so that everyone can have a good learning experience. If you are listening through your computer speakers and have any audio issues or if your slides don't appear to be advancing, please try to refresh the webinar. Press the refresh icon that looks like two arrows. It's the third icon in the row near the volume bar. If you continue to have issues log out and back in again. Some times that helps reset things. If you would like to ask a question during the presentation please do so by typing them into the ask a question tab on your screen. Now I'll turn our webinar over to Ms. Deborah Bryant. Deborah please go ahead.

Thank you so much Everett and thank you for joining us today. As Everett said my name is a Deborah Bryant and I am the Director of the Division of Consumer Advocacy and Assister Support for the Marketplace. As a reminder, this call is intended as technical assistance for assisters. It is not intended for press purposes and is not on the record. If you are a member of the press, please email our press office at press@cms.hhs.gov. Please note that the information presented in this webinar is informal technical assistance for assisters and is not intended as official CMS guidance.

Also, please remember that our webinars are recorded and posted online. Please visit Marketplace.cms.gov to access past presentation material, written transcripts, and video slideshow presentations. We will continue to update the list with material from our weekly assister webinars as they become available.

Today's presentation will provide an overview of the new requirements related to the Special Enrollment Period (SEP) Confirmation process, including what consumers will need to provide in order to prove their eligibility for certain SEPs.

But first I'm going to turn it over to Michelle Koltov from our Consumer Support Group, who will provide an update related to the Assister Certification Training and moderate the rest of today's webinar. As a reminder, if you have any questions, feel free to submit them through the webinar chat feature. Michelle?

Assister Certification Training Update

Thank you Deborah. On Monday we sent out an announcement through our listserv about the upcoming "go-dark" period for the current 2016 Assister Certification Training. In preparation for the release of our 2017 Assister Certification Training, we will be taking the 2016 Assister Certification Training, which is hosted on the Marketplace Learning Management System (MLMS), offline. The 2016 Assister Certification Training will no longer be available beginning 12:00 A.M. on June 25, 2016. During this "go-dark" period, assisters will not be able to access the certification training. We anticipate that the 2017 Assister Certification Training will be available to assisters by mid-summer.

We encourage assisters to not begin the 2016 Assister Certification training after June 22, 2016 in order to allow for enough time to complete the training before it is removed on June 25th.

If you are a certified application counselor and have questions about this please contact the CAC questions inbox at CACQuestions@CMS.HHS.gov and Navigators who have questions should contact our project officer. Now let's get started with our main presentations for today.

Special Enrollment Period (SEP) Confirmation process

For today's presentation, we are joined by David Garner from the CMS Center for Program Integrity, or "CPI," as well as by Carolyn Kraemer and Rachel Arguello from the Marketplace Eligibility & Enrollment Group. If you have any questions throughout the presentation, please feel free to submit them through the webinar chat feature. Carolyn?

Thank you Michelle. As Michelle mentioned this presentation will address special enrollment confirmation process. We will start with an overview of this presentation because we have a lot of slides that we will share with you today and the presentation is divided into five sections. First we will have an introduction of the process and then we will talk more in detail about what consumers will need to do for this process. After that we will go over additional documents and materials related to the process and finally we will drive into details on how assisters can help consumers who are affected by this process.

Moving ahead the special enrollment confirmation process, as my colleague mentioned, will require consumers who apply for coverage outside of the open enrollment period and use certain SEPs to enroll in Marketplace coverage to send documentations to the Marketplace to prove their eligibility for the SEP. The slide on your screen now shows two links that will be useful as references and as we go through this presentation. The first is a fact sheet on special enrollment periods. This is a great resource if you need to brush up on situations that qualify consumers for a special enrollment period and what

those situations look like. I encourage you to check that out. It has also been posted on previous assister newsletters.

The second link includes materials that we will go through in more detail. In the rest of this presentation I will offer this link now so that you can access it sooner if you would like and this link will take you to a page that displays a number of model notices you should click on the one titled special enrollment period 2016 coverage June 2016 in order to access the materials relevant to this presentation. We will go into more detail about those materials and I am just giving you the links so you have it right away.

The next slide includes a basic information about special enrollment periods and about what the special enrollment confirmation process is. Special enrollment periods, as many of you are already familiar, provide a way for folks who lose insurance or experience other qualifying events during the year to enroll in or change in coverage. These special enrollment periods allow consumers to enroll in coverage outside of the annual Marketplace open enrollment periods and those folks can also qualify for SEPs during open enrollment and it will give them an earlier coverage effective date. We are focusing on folks who have applied for coverage and qualified for a special enrollment period outside of the annual Marketplace open enrollment period.

The second a point on this slide reiterates what I stated earlier that the special enrollment confirmation process will require consumers who apply for coverage outside of the annual Marketplace open enrollment period. And to use certain SEPs to enroll in Marketplace coverage to send documents to the Marketplace to prove that they were eligible for the SEP that they qualify for on their application.

CMS will follow-up with consumers by mail and phone if there is a question or a problem with the information they submit and finally the last point on this slide is if the consumer does not respond at all or does not provide sufficient documentation they could be found ineligible for their SEP and could potentially lose their coverage.

Many of you will be wondering how will consumers find out about this requirement. After June 17, information about this requirement to submit documents to prove eligibility for certain SEP's will show up when consumers apply for coverage. The second image on this page titled step 2 to view your eligibility results illustrates a flag that consumers will see on their application after they apply if they qualify for an SEP. This is a first indication for your information to consumers about this requirement.

The first image on this page is a reminder that beginning in March 2016 consumers who apply for Marketplace coverage had to attest as usual that the information they submitted on their application was accurate. Beginning in March 2016 this also specifies about information related to SEPs also needed to be accurate to reinforce that point and included the note that the consumers may be asked to provide additional information including proof of eligibility for that enrollment period.

This image is a just a reminder and the second image is one of the things that the consumers will see after June 17 that will inform them of this requirement.

This image is another piece of application content related to this process that consumers will see. If they apply for Marketplace coverage and qualify for an SEP after June 17, this is the feature that will allow the consumers to upload documents to their application to prove eligibility for their SEP. Consumers will be able to use this feature to upload multiple documents if they need to and it will feature a confirmation that a consumer has a successfully uploaded his or her document so they know that they did so.

Finally this image is another application feature that will be available after June 17. It includes a list of sample documents that consumers can submit if they qualify for a special enrollment period after June 17. We will be getting into more detail about its actual content later in the presentation. Don't worry about reading all of these small words at this point because they will be available in a larger format later in this presentation.

That exact same thing goes for this slide. Very small text, but we will be going into more depth later in this presentation. This slide illustrates consumer's eligibility determination notices. After June 17 consumers who apply for coverage and qualify for an SEP are going to get an eligibility determination notice that includes information about this new requirement to prove their eligibility for this special enrollment period. So if you have helped folks apply in the past you will very likely have seen this eligibility determination notice before and moving forward after June 17 that eligibility notice will also include information about SEP verification for folks who qualify for an SEP.

This next slide is not new information but just a reminder. When you are helping consumers apply for coverage and reminding them to be sure to pay attention to notices that the keys to their EDN. One good way to tell consumers to look for mailings from the Marketplace for information from the Marketplace in general is that it will include Marketplace logos so the images you see on the left of your screen is the Marketplace logo that has been featured on eligibility determination notices and on other Marketplace notices and the image on the right is the logo that will be used moving forward and that is being phased in so both of those logos are good to be able to be recognized and that is for your information to help consumers recognize Marketplace materials.

Additionally the subject line of the eligibility determination notice for folks who need to prove their eligibility for a SEP will be important. Your eligibility results for health insurance Marketplace coverage action may be required so that is also another great indicator that consumers need to act.

This slide includes more information on when consumers need to submit proof of their special enrollment period eligibility. The deadline by which consumers need to submit documents is going to be listed on folks' eligibility determination notice or any other notices that they may receive from the Marketplace related to this process so that is the most important thing to tell consumers is to pay attention to that deadline that is listed on your notice and keep you aware of that. Just for general knowledge folks will generally have 30 days to submit documentation so you can expect that deadline to be 30 days from when they have applied.

Finally just information as far as consumer follow up, it is good to be aware that folks who submit documents and don't hear anything back from the Marketplace or a phone call or another notice in the mail, do not need to take any further action. The Marketplace will contact consumers if more information need to be provided.

With that we will move on to get more in-depth in terms of what this process will involve and what consumers need to do. In order to comply with this requirement.

Here is one thing to know, a question a consumer may ask is whether they can in enroll in coverage using their special enrollment period even before they have a chance to actually send in their documents to prove that they were actually eligible for that SEP. And the answer is yes absolutely consumers can in enroll in health coverage before they send in documents that prove their SEP eligibility. But they definitely, need to make sure that they send in those required documents by the deadline listed on their notice to make sure that they can keep the coverage that they have enrolled in,

so it's a twin message. Yes, please do in enroll in coverage when you apply if you qualify for an SEP but please make sure that you send in your documents as soon as possible.

This next slide is important because it lists the types of SEPs for which consumers may need to submit documentation. These are five common SEPs and to be really clear, these are the SEPs that consumers may need to prove their eligibility for. So if you work with somebody who needs to comply with this process and it needs to submit documents to prove their eligibility for an SEP they will have gotten one of these five special enrollment periods. The first is the loss of minimum essential coverage. The second is a change in a primary place of living sometimes referred to as a permanent move SEP and the third is the birth of a new child and the forth is gaining a dependent through adoption, placement for adoption, placement in foster care or a child support or court order and the fifth and final one is marriage.

This slide will move on to talking more about documents that consumers can submit in order to prove eligibility for these special enrollment periods. This link featured on this slide is the same one that I displayed initially and what it will allow you to see is examples of eligibility determination notices that consumers will receive if they apply for Marketplace coverage outside the open enrollment period and qualify for one of the five special enrollment periods that I just listed. But after June 17 consumers in that situation will see the EDN like the one displayed in this page and as another reminder you can click on this link and go to this page and you should click on the link below special enrollment periods 2016 coverage June 2016 and that will allow you to download five pdf documents that include sample eligibility determination notices for each of the five SEPs that I just talked about. But again this is some small text but it is also listed on the eligibility determination notices that you were able to download using the link that I just showed. These are other documents that consumers can send in to prove the loss of qualifying coverage or minimum essential coverage. When consumers send in documents to prove eligibility for one of these five special enrollment periods is that first, consumers and should make sure that they are sending in information to the right person in their household and their notice will list the person who SEP eligibility needs to be proved. The second thing to keep in mind is that consumers can absolutely send in more than one document so if in order to fully prove the situation that made them eligible for a special enrollment period. Consumers need to send in more than one document and that that is completely fine and we encourage them to send in what they need to in order to prove their eligibility. Another thing to note is consumers should prove first the situation that made them eligible for an SEP as well as the date on which it took place and in this case it is currently displaying that would be the fact that they lost qualifying coverage and when they lost that coverage. For this SEP as for the others provided a variety of options as far as what folks can send in to allow for as many situations as possible and try to accommodate consumer's needs so I will move on to the next slide for now. Keep in mind that you can also use that link displayed before and I will actually go ahead and display at one more time on your screen right now. Click there and go to that special enrollment period 2016 coverage June 2016 to download examples of those notices which include the exact same list that we are going through right now on these slides.

The next SEP that consumers may need to prove their eligibility for is primary place of living of SEP referred to as the permanent move SEP. It is important to keep in mind for this SEP in particular is that consumers will need to prove where they lived before and where they live now so they will need to prove both of those things in addition to the date of the move. With the loss of qualifying coverage we include a number of possible documents. Some of the basic ones associated with proof of residency is a lease or rental agreement or utility bill also worked. U.S. Postal Service change of address confirmation letter and we also have a lot of documents that consumers can use to prepare prove their eligibility for this SEP so this second slide shows a continued list of documents. Again, also written on the EDN you can download. In this slide that covers particular situations that apply to folks who may be homeless or

in transitioning housing or who are living in the home of another person. Just to highlight those options to make sure that you understand that we accommodate those consumers as well. That is something to pay careful attention to.

This slide just applies to the previous two SEPs that I just discussed so loss of qualifying coverage and change in primary place of living or permanent move. For these SEPs in particular one option is to provide a letter of explanation. This is only an option for consumers who absolutely cannot provide one of the example document or an actual document proving their eligibility for the SEP so the better option is always to send in one or more documents that actually prove your loss of qualifying coverage or your change in primary place of residence. However, as a last resort, consumers who in enrolled in coverage using one of these special enrollment periods can send in a letter explaining first of all why they could absolutely could not provide documentation as well as the bullet points that are listed on this slide. We are providing this information just to make sure that consumers who absolutely must use this option understand the information they will need to include in the letter in order to meet the requirement and be thorough. So for loss of MEC that would be the type of coverage they had they should explain that and for example whether it was from an employer or individual policy etc. Also included the date that they lost or will lose coverage and why they lost or will lose their coverage regarding loss of jobs etc. and also as mentioned before, why they cannot provide sufficient documentation to prove that they have lost or will lose coverage. That is all of the information that consumers who lost or will lose qualifying coverage need to include in the letter if they absolutely must send one in.

For consumers who change their primary place of living sometimes called a permanent move that they need to note the date of their move. They need to include their old and new mailing addresses so before and after the move and for the previous letter they also need to explain why they cannot supply submit sufficient documentation to prove that they changed their primary place of residence. This is very important to include in letters. This is again if consumers must submit these as a last resort.

I also want to go back one moment to document that consumers can submit for a change in primary place of living. We do have options for somebody who is homeless or living with somebody else to submit an explanation from a friend or a relative that they are living with or in the case of somebody living in a homeless shelter or transitional housing, submitting a letter or a statement from another resident who knows them well and knows that they are a resident of that state but in those cases the person who is sending that document on the individual's behalf will need to prove their own residency. So in other words, if somebody who is living in a homeless shelter sends in a statement from them for someone who is also in the homeless shelter then that person who sent in the information on behalf of the consumer qualifying for SEP must prove his or her own residency as well. I return to that because that is another important thing to be aware of in this situation.

So moving on to the third SEP that consumers may need to prove their eligibility for and that is birth and to be clear, the explanation I just gave for a last resort consumers can submit a letter does not apply to these next three SEPs so that is an important thing to be aware of as well. This list of documents that consumers can submit to prove their new child was born includes some basic options like a birth certificate but also includes other options as well in case folks have trouble getting a birth certificate or have trouble getting a birth certificate within 30 days. Other options include an application or a Social Security number or medical records from a clinic or hospital and a medical provider which shows the date of birth as well as the document from a health insurance company that illustrates that the child or mother was treated during the birth. So a variety of options are available there.

Moving on, the forth special enrollment period is gaining a dependent due to adoption, foster care, or child support or other court order. You can see this slide is a variety of options available and many of them are documents that are associated with the legal proceedings of these events so a record showing the date of adoption or a government issued or legal document that shows when a child is placed in a home.

Moving on to the fifth and final SEP that consumers will need to prove their eligibility for, that is a marriage and the date on that marriage took place and you can see on this slide a list of the options that consumers have. The examples of documents that they can send in and you can see that we have options that range from a marriage certificate showing a date of the marriage to a religious document recognizing the marriage or an affidavit or statement as an official witness to the marriage. You can see all of the options and again, I just wanted to repeat that everybody is aware, you can also see all of this information on the model eligibility notices to which I provided a link earlier. You can have this information available to download as a reference.

So the final section we will talk more about how assisters can best help consumers who need to submit documents in order to prove their eligibility for a special enrollment period that they qualify for.

Here are basic bullet points and in addition I have included that link to model eligibility determination that you can download and see much of the information that we have talked about today so I think this is the third time this link has been in the presentation so I really want to make sure that folks have it and can use it as a reference. So important things that assisters can do are similar to what you are already helping consumers with when they receive notices from the Marketplace and need to take action so one really basic thing that we cannot at emphasize enough is to help consumers review their notices and to understand which documents they will need to submit to the Marketplace. And to help consumers have a good understanding of what their notice includes and why. So a good basic way to talk about it is to say based on the application you qualify for a special enrollment period to enroll outside of the Marketplace annual enrollment period, so when the consumers can usually enroll in coverage you qualify for this special enrollment period. So now what you need to do is send in documents to the Marketplace that prove the situation that you included in your application that allows you to qualify for this special enrollment period. And as I just described, it is a lot of information to take in so I help think helping consumers understand the basic information and what they need to do and why will be extremely helpful for folks who need to send in documents in this situation. So the second point is just again explaining that consumers need to submit documents by the deadline printed on their eligibility determination notice to confirm that they are eligible for their SEP that they used or are planning to use to enroll in coverage so this is a good way to emphasize that they really need to send documentation to prove information that they did enter and to attest to it that they entered into their application so that is another way to describe it they are proving a situation that they said they are in.

So this final thing, helping consumers send in one or more documents by uploading them in their HealthCare.gov account or sending it in by mail. This is another thing that many of you may already be familiar with helping consumers understand how to upload documents in their HealthCare.gov accounts and this is a feature that will be available to folks after June 17.

This next slide includes more details of the break down on how to help consumers understand their notices. This gives you a play-by-play of questions that you can ask consumers or points you can go over with them to make sure that they understand what their notice says and what the requirement is and what action needs to be taken. One important question is which household member needs to provide more information? This will be the person whose situation allowed them to qualify for a special

enrollment period. So it is very important and the notice will explain who that person is and that will be a good thing to draw consumer's attention to as you go through the notice together.

Another important thing for consumer's to understand is why they qualify for a special enrollment period. This may be evident because they will immediately remember that they proved recently that they moved but if anybody is at all unclear about what made them eligible for special enrollment period, you can go over the notice with them to remind them that that is the information they need to prove based on information that they entered in their application.

Another important point to emphasize is which documents does the consumer need to submit so this point will stem off of what the consumer needs to prove and thoroughly understanding that for proving the situation for the person who it applies to and the date that it happened in helping the consumer figure out which documents they have that best prove the situation and they would like to submit and one more reminder that if consumers need to submit more than one document in order to fully prove their SEP eligibility they can absolutely do that.

A couple of final things of that are very important to reinforce is that the deadline to submit documents is key and this, like all of the other information is going to be included in the notice so you can draw consumers attention to it and what are the consequences of not resolving the issue and it is important that consumers use documents to prove their SEP eligibility because a possible consequence is that they are found ineligible and could lose their coverage. So finally on this slide, this link for the fourth time to the EDN's know that you can download this model EDN's and have them as a reference so that you can prepare to help folks that may be affected by this. This slide reiterates the point I talked about before of helping consumer's to submit documents after June 17. Folks will be able to upload documents to the Marketplace to prove their SEP eligibility. They have the option of after June 17 if they prefer of mailing in documents and after June 17 the fastest way to get to the Marketplace is by uploading.

This next slide includes a couple of helpful tips for uploading documents as far as making sure that they are uploaded successfully so to help him. That people will be able to upload multiple document if necessary.

And finally here are some reminders on what to do if consumers need to mail in their documents. Here is the address the consumers will need to use and this is also going to be on consumer's notices and will be on the model eligibility determination notices and you will see this address and must not mail original document. Mail copies.

Additionally, as regarding revolving data matching issues make sure and include the barcode page if they do mail in copies of documents with copies of the documents they mail in. So this last section is the summary of the presentation and time for questions. So first of all I know that this has been a long presentation with a lot of information to thank you for joining and hanging in there as we have gone over everything. This summary slide is very basic points and talks about what this special enrollment confirmation process is for folks who qualify for one of the five SEPs that we talked about. Again, loss or future loss of qualifying coverage, change in primary place of residence, birth of a new child, gaining a defendant through adoption or foster care or child support or other court order or marriage and those who apply for those special enrollment periods will need to prove their eligibility for those special enrollment periods by sending documents to the Marketplace so that is the main take away. Folks who do comply and submit documents if they are instructed in their eligibility notice to do so, don't need to take further action as long as they do not hear back from the Marketplace because the Marketplace will contact folks from whom we need more information or if there is a problem with the documents that

they sent in. And finally consumers who do not respond will need to provide documents that affectively prove this situation that qualifies them for the SEP could be found ineligible for their special enrollment period and could lose their coverage.

Finally to reiterate we appreciate all of the hard work that you do to help consumers understand their coverage and Marketplace requirements so one of the most important things you can do to help folks who need to submit documents are to make sure that they thoroughly understand what is in their eligibility notices and which documents will need to submit for who they need to submit the information and by when so they are the deadlines for this information and making sure that they understand and are comfortable with uploading documents if they are doing so after June 17 to make sure that they are able to comply with that requirement.

So thank you again for your time and for hanging in there and listening to this presentation. I know this is a lot of information. We will go into questions and answers now. I will leave this slide up that includes links to the special enrollment period fact sheets as well as of those model Marketplace eligibility notices that we talked about in this presentation so folks who continue to click on this anytime as we do questions.

Q&A

Thank you so much Carolyn and there is a lot of information that is super helpful. I see a lot of people have asked if slides are available and yes we will post them on Marketplace.CMS.Gov and we will send out a link in our assister newsletter and bulletin and keep an eye out for that and as a reminder the webinar is recorded and will be on Marketplace.CMS.Gov as well. So we will get to your questions and we will follow up with additional answers.

So for our first question, if a consumer does not submit the documents required by the due date and their coverage is canceled will they be allowed to reenroll in coverage?

Will they be allowed to reenroll if there coverage is cancelled? This is Rachel and if a consumer needs to submit their documents by the deadline that they will receive in their notices and their eligibility determination notice and then also any follow-up communication or other notices they receive from the Marketplace will clearly state by which date they need to submit those documents. If the consumer does not submit his or her documents by the due date and if they do lose their coverage that loss of coverage would not in and of itself qualify consumers for an additional special enrollment period. So that would not qualify consumers for a loss of qualifying coverage special enrollment period. So in that situation a consumer would need to wait until he or she qualifies for an additional special enrollment period or until the Marketplace annual open enrollment period. You will want to make sure that the assisters on the phone are aware that should this happen the consumer actually should have qualified for that special enrollment period and should have been able to stay in coverage as he or she does have the right to appeal and any notice he or she may receive from the Marketplace which indicated that he or she is losing coverage would include the appeals rights so the situation was that a consumer was wrongfully lost coverage that is a pathways and option available to those consumers.

So when a consumer submits documentation Carolyn said that there is no further action required so does this mean in resolving inconsistencies these consumer's will not receive a letter concerning that their information is acceptable?

Consumers can assume that they are okay. They will get notices with very specific instructions on what information is necessary with a timeframe to apply. They can assume that they are okay and the

additional notice will not be sent out unless additional information is deemed necessary by the Marketplace.

Is proof of a divorce included in the requirement in marriage related SEPs?

This is Rachel and to just clarify first, that the special enrollment period that are included in this special enrollment confirmation process so as mentioned by Carolyn there are five special enrollment periods that are included in this process and they are a loss of the minimum essential coverage change in primary place of living or permanent move and gaining a dependent through adoption placements for adoption placed in a foster care or child support or court order and marriage. And the question is whether the special enrollment period for marriage also includes divorce, and it does not. This is a special enrollment period for gaining or becoming a dependent through marriage so that is not included either as a current special enrollment period available through the Federally-facilitated Marketplace and it was not included in this process.

To follow up on that question what happens when an EDN states that they are not eligible for Medicaid and live in a state that has not expanded Medicaid?

So again, this goes back to the special enrollment periods that are included in this process and that is not, that is outside of this special enrollment confirmation process. So, consumers in that situation would not need to submit documents and that is in another situation where a consumer has been determined eligible if this consumer was in a state that is a Marketplace determination state and the Marketplace has found that he or she is not eligible for Medicaid or CHIP a consumer may see that message on his or her eligibility determination notice but for determining this special enrollment confirmation process those consumers are not included.

Just a real quick and important take away is to pay careful attention to everybody's eligibility determination notice. Those will include, after June 17, all of the information that consumers need to know in order to comply with this requirement so many questions will be answered with a careful read of those consumer's notices.

Okay. The next question is about the documents. Does the verification have to be submitted within the 30 days or does it have to be approved within the 30 days?

This is Dave and generally the deadline included in the EDN and other notices will give a specific deadline and it is generally 30 days and the consumer should pay attention to the actual deadlines as stated in the notice and that is the date by which documents must be sent in. It is not the date that they need to be approved in going back to the question it is the date in which they must submit documents.

Can people enroll in coverage before they submit the documents that they have been requested to submit the documents to prove their eligibility through the SEP?

And the answer is yes. So when a consumer comes in and qualifies for a special enrollment period. If the consumer qualifies for one of these five special enrollment periods. So we will see on his or her eligibility determination notice that he or she must submit documents to prove eligibility for the SEP or special enrollment period. The consumer can still continue and enroll in coverage. We definitely encourage consumers to do so, however as assisters we can help by also letting the consumer know and advise them to submit those documents as quickly as possible either by uploading the documents to his or her application or by mail. And I know this presentation has screenshots and more details but the consumer will also have that information in the notice.

Thank you. And one more question. Can consumers ask for an extension to the general 30 day deadline to submit documentations that will be on their EDN?

Again consumers should submit whatever they can as soon as they can by the deadline and the upload feature is the fastest way to get documents in if the deadline is approaching that is the quickest way. Also, as we alluded to earlier in the presentation, for the loss of coverage and the permanent move SEP there is the option to write a letter that helps explain why you may not be able to provide the documentation by the deadline so that is something that you should pay attention to but again, it is critical to try to get the documents in by the deadlines.

Thank you. So we will now wrap up. I have one quick announcement.

Because we have seen some questions come through that have to do with the basic questions about important questions about what may make somebody eligible for a special enrollment period. In general I would like to encourage you to look at the link on the screen on the first one under special enrollment period. Health insurance Marketplace that fact sheet includes a lot of great information that will answer many of your questions if you are wondering about in general what makes someone eligible for an SEP. Also that second link includes a lot of information we discussed so both are great to check out that the first one is especially good for questions about general SEPs.

Thank you for that helpful reminder and thank you everyone for submitting questions today. I know that we did not get to all of them so we will do some searching and follow-up with additional answers in an upcoming newsletter. And a special thanks to our presenters Carolyn, Rachel, and Dave for joining us today and our next webinar will be next Friday, June 24 at 2 PM and if you would like to sign up for the CMS Weekly Assister Newsletter listserv and webinar invitations, please send a request via the Assister Listserv inbox (ASSISTERLISTSERV@cms.hhs.gov) and write "Add to listserv" in the subject line. Finally, thanks again for your hard work. Have a great rest of the week!