

Extended Access Opportunity to Enroll in More Affordable Coverage Through HealthCare.gov

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Under the American Rescue Plan, many people who buy their own health insurance directly through the Marketplace will become eligible to receive increased tax credits to reduce their premiums. Starting April 1, 2021, consumers enrolling in Marketplace coverage through HealthCare.gov will be able to take advantage of these increased savings and lower costs.

Building on the success of the current 2021 special enrollment period in response to the COVID-19 Public Health Emergency, and acknowledging that the COVID-19 public health emergency (PHE) continues to constitute exceptional circumstances that are sufficient to qualify individuals for an exceptional circumstances SEP, CMS will extend access to a 30-day SEP on HealthCare.gov until August 15, 2021. This action will allow individuals and families more time to access the SEP and enroll in Marketplace coverage with the increased tax credits to reduce their premiums, and for current enrollees to change plans in response to the availability of increased tax credits if they wish to do so.

Additionally, beginning in early July on HealthCare.gov, consumers who have received or have been determined eligible to receive unemployment compensation for any week during 2021 may be able to get another increase in savings when enrolling in new Marketplace coverage or updating their existing Marketplace application and enrollment. These savings to be made available starting in early July for eligible consumers are in addition to the increased savings available to consumers on HealthCare.gov starting April 1.

You can also find out additional information on the American Rescue Plan and special enrollment period by accessing our previously issued and updated resources. Consumers served by State-based Marketplaces that do not use the HealthCare.gov platform can check their state's website to find out more information on the American Rescue Plan implementation and special enrollment periods in their state