



## Lessons from California

### SPECIAL ENROLLMENT PERIOD VERIFICATIONS

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#### August 2016

Outside of the annual open enrollment period, an individual cannot buy health insurance in the marketplace (Covered California) unless they have a [qualifying life event](#). These life events, such as losing insurance, getting married or divorced, or having a child, entitle individuals to a [special enrollment period](#). This spring, following [a similar move in the federal marketplace](#) (Healthcare.gov), Covered California proposed regulations and process to audit and confirm eligibility for special enrollment periods (SEPs). Covered California [gave four guiding principles](#) in its proposed SEP audit process: 1) preserve the integrity of the market risk mix and support long term affordability; 2) not be overly burdensome to members; 3) maximize use of electronic verifications; and 4) consider alternative forms of documentation or attestation.

#### STRATEGY AND ACTIONS:

In conjunction with the [Health Consumer Alliance](#), NHeLP [wrote a letter](#) to Covered California's Board of Directors urging them to lessen burdens on consumers in the SEP verification audit process. In particular, we urged Covered California to allow consumers to enroll in a plan pending the outcome of the audit, to accept attestation in the event that a consumer was unable to obtain the required documentation, and to give extensions to consumers who need help or more time to gather documents. NHeLP and advocacy partner the Western Center on Law and Poverty worked closely with Covered California's Policy, Evaluation and Research division and General Counsel [to craft our recommendations](#) for consumer protections in the proposed SEP verification audit process. In collaboration with stakeholders, [Covered California adopted](#) many of the HCA's key recommendations. NHeLP also reviewed the draft notices and documents list to ensure that consumer rights and protections were accurately conveyed.

Covered California's final SEP verification process will take a random sampling of consumers who enrolled in a health plan after claiming a qualifying life event. This month Covered California released its [Special Enrollment Verification Toolkit](#) that guides navigators, application assisters, and consumers on how the process works. In particular it gives a [detailed list of acceptable documents](#) to demonstrate each of the qualifying life events and the notice templates that consumers will receive.

#### ADDITIONAL RESOURCES

[Covered CA's Eligibility & Enrollment Regulations](#)

[Covered CA SEP Quick Guide](#)

[Healthcare.gov's SEP Confirmation Fact Sheet](#)

[Healthcare.gov's SEP page](#)

Covered CA's Sample Notices:

- [Initial verification letter](#)
- [Documents received](#)
- [Need more/other docs](#)
- [Termination Letter](#)