

# OPERATOR INSIGHTS

presented by  **ENSEMBLE**  
HEALTH PARTNERS

## 2021 ACA Special Enrollment Period

### Recommendations for Health Care Providers

Due to the COVID-19 Public Health Emergency, the Centers for Medicare and Medicaid Services (CMS) has announced a special enrollment period (SEP) for Affordable Care Act individual health insurance plans beginning this week. Starting on February 15, 2021 HealthCare.gov Marketplace will open the special enrollment period available for new applications or for updates to existing applications, even if they don't otherwise have a qualifying event. Anyone who is eligible to use the marketplace can enroll during the special enrollment period. The SEP will be open until May 15, 2021.

Ensemble Health Partners' Public Benefits Team will be especially proactive with enrollment efforts during this special period. The team is focusing on the initiatives listed below. Ensemble recommends all health care providers take the following into consideration:

- The patient screening platform should include algorithms that prompt and direct the screener when a patient is potentially eligible for Marketplace coverage. Each and every patient who is screened is evaluated for Marketplace opportunities. Applications are submitted and marshaled through Healthcare.gov accordingly.
- Not all health care providers are active in-network providers for Marketplace payers. While it is always in the patient's best interest to gain coverage, Ensemble carefully considers the impact on a provider if a patient is driven away from them due to network limitations.
- Raise internal awareness of the special enrollment period through internal meetings and via a special department announcement. Reminders and prompts will be communicated throughout the three-month period.
- Create and publicize a special department scoreboard that tracks hospital-level Marketplace application activity and encourages friendly competition.
- Add a news bulletin announcement to all workflow letters mailed to patients who are pending screening. The announcement will promote the special enrollment period and encourage the patient to reply promptly for information on eligibility.
- Evaluate the value of running outbound call campaigns on very select "pending screening" accounts. Use caution due to the issue referenced above - don't drive patients away from providers that are out of network for Marketplace payers.



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