

# Frequently Asked Questions:

New Special Enrollment Period (SEP) – Feb 15 through May 15

## On- and Off-exchange Participation

**Q: Is Blue Cross and Blue Shield of Texas (BCBSTX) participating in this SEP?**

A: Yes! All of our on- and off-exchange plans are available for this SEP. For a list of all qualified health plans (QHPs), see our Summaries of Benefits and Coverage fliers and Plan Comparison Charts on our [Producer Retail Readiness site](#).

**Q. Will your off-exchange plans be part of this SEP?**

A: Yes!

## Compensation

**Q: Are producers paid at a different rate for special enrollment period (SEP) sales?**

A: No. Producers receive the same rate for on- and off-exchange plans for open and special enrollments. To review the retail compensation schedule, first log in to [Blue Access for Producers](#)<sup>SM</sup>. In the “PDFs and Related Information” area, click on “Texas Compensation Schedule Consumer Markets for commission rates.”

**Q: Will you offer a bonus for new sales during this SEP?**

A: Yes! [Click here](#) to see our bonus flier.

## Dental

**Q: Will consumers be able to apply for your Marketplace dental plans during the new SEP?**

A: Yes. Consumers can enroll in our Marketplace dental plans when they choose Marketplace medical plans.

**Q: Will consumers be able to apply for off-exchange stand-alone dental plans during the new SEP?**

A: Yes. Your client can apply for off-exchange ACA dental plans with or without medical plans. Note that electronic or online enrollment of stand-alone off-exchange dental plans isn't available. Consumers will have to complete a paper application.

To access “fillable” PDF files for off-exchange dental applications, visit the “Enrollment Support” section of our [Producer Retail Readiness site](#).

## Effective Dates

**Q: What are the effective dates for the new Feb. 15 through May 15 SEP?**

A: The effective dates for those applying for this new SEP will be the first of the month following plan selection.

<b>Plan Selection / Application Received Date</b>	<b>Effective Date</b>
From Feb. 15 through Feb. 28	March 1, 2021
From March 1 through March 31	April 1, 2021
From April 1 through April 30	May 1, 2021
From May 1 through May 15	June 1, 2021

**Q: Does my client need to make a binder payment to effectuate coverage?**

A: Yes. Remember that coverage is not effectuated and benefits cannot be accessed until consumers make their first “binder” payment. If the initial payment is made after the stated effective date but before the payment deadline, coverage will be retroactive.

## Eligibility

**Q: Who is eligible to participate in this new SEP?**

A: For on-exchange plans, this new SEP is open to all [Marketplace-eligible consumers](#). For off-exchange plans, there are no new or special requirements.

**Q: I had clients whose applications were withdrawn or whose coverage was terminated due to non-payment. Can they apply during this new SEP?**

A: Yes. However, coverage is not effectuated and benefits cannot be accessed until consumers can make their first “binder” payment.

**Q: Is someone with COBRA coverage eligible to enroll in a Marketplace or off-exchange plan through this new SEP?**

A: Yes. Those with COBRA coverage may be eligible. Applicants will be responsible for contacting their COBRA carrier to terminate COBRA coverage once they are enrolled in a new plan.

**Q: Are only those consumers who are eligible for an Advance Premium Tax Credit (APTC) allowed to enroll in this SEP?**

A: No. You do not have to qualify for an APTC to enroll in this SEP.

## Enrollment Tools and Channels

**Q. What are the enrollment channels producers can use to apply for coverage during this SEP?**

**A:** Producers can design and deliver quotes for both on- and off-exchange plans via the Retail Producer Portal.

If a client wants an off-exchange policy, you can help them enroll via:

- the Retail Producer Portal (producers manage the process end-to-end)
- the Retail Shopping Cart (consumers manage the process with their own shopping cart accounts)
- a paper application (producers can assist the completion and mailing/upload of a paper app as long as consumers sign where applicable)

If a client qualifies for a Marketplace (on-exchange) policy, you can help them enroll via:

- The Retail Producer Portal and the Retail Shopping Cart. Note that this pathway includes interacting with HealthCare.gov
- HealthCare.gov directly

## Existing Members Changing Plans

**Q: If an existing member changes policies, will accums transfer from one policy to another?**

**A:** Use the table below to see the circumstances for which accums will and will not transfer.

Situation	Action
Plan changes with a lapse in coverage longer than 30 days.	Accums will not transfer when there is a lapse in coverage greater than 30 days
A retail member switches from one of our QHPs to another with no lapse in coverage longer than 30 days, regardless of their position (primary subscriber, spouse, or dependent) on the old and new policies.	The same year accums from the first policy will be credited to the second policy. This applies to both on- and off-exchange QHPs.
A consumer with QHP coverage from another carrier switches to one of our QHPs with no lapse in coverage longer than 30 days.	We do not apply accums from other carriers. This applies to both on- and off-exchange QHPs.
A retail member switches from one of our individual grandfathered/transitional policies to one of our QHPs with no lapse in coverage longer than 30 days.	The same year accums can be transferred to the QHP policy. This applies to both on- and off-exchange QHPs.
A retail member switches from one of our individual grandfathered/transitional policies or QHPs in one of our plan states to a QHP in another one of our plan states, with no lapse in coverage longer than 30 days.	The same year accums from the first policy can be credited to the second policy. This applies to both on- and off-exchange QHPs.

## Initial Payments

**Q: What are the initial payment rules for this new enrollment window?**

A: Applicants can choose the “Bill me later” option with *online* applications at the time of submission.

If applicants opt to pay their initial premium after application submission, the deadline for the initial premium payment is either 30 calendar days from application receipt or the effective date of the policy, whichever is later. This is true for both on and off exchange.

The initial payment is still required to effectuate coverage and access benefits.

## Producer of Record

**Q: Could a different producer try to enroll my client (an existing member) in a new plan and become the producer of record?**

A: Yes, that’s possible. It’s critical that you proactively communicate with your clients throughout this SEP. BCBSTX’s advertising will be geared towards prospects – specifically the uninsured and those who are subsidy eligible. Our messaging shouldn’t prompt existing members to take action.

However, members may see or hear advertising on TV, radio, and online from HealthCare.gov, other carriers and even other producers. Maintain close contact with current enrollees during this new SEP. That way, if they do have questions, you are top of mind.

## SEP Training Requirements

**Q: Have your off-exchange SEP training requirements changed?**

A: As you know, producers selling our individual qualified health plans due to qualifying life events must complete our [annual SEP training](#) and affirm training completion to qualify for off-exchange SEP compensation.

We’ve made one change. We’ve extended our SEP training grace period. You now have until July 1, 2021 to complete and affirm SEP training. (See [pages 55-58](#) for detailed affirmation steps.) Here are the deadline rule changes:

- If you affirm 2021 SEP training from Dec. 16, 2020 through July 1, 2021, you’ll be compensated for off-exchange plans effectuated throughout plan year 2021.
- If you affirm your training after July 1, 2021, your SEP training affirmation date must be on or before the effective date to be eligible for off-exchange SEP compensation.

**If you already affirmed our 2021 SEP training, *no further action on your part is needed.***

## Qualifying Events

**Q: When I help my clients apply for this new SEP, what is the qualifying event (QE) and required documentation needed to enroll?**

A: While CMS calls this a special enrollment period, consumers won't have to select a QE or provide documentation when applying for a Marketplace or one of our off-exchange plans.

**Q: During this SEP, could I submit applications under one of the traditional SEP QEs (numbered reasons 1a through 9)?**

A: Yes. Note that documentation submission requirements still apply when submitting applications for the traditional QEs. Pages 28-50 of the [SEP Producer Training](#) outline the documentation requirements for each QE.

**Q: During this SEP, will the traditional SEP QEs (numbered 1a through 9) be available?**

A: Yes. You may need to help a client apply under one of the traditional QEs. Some QEs will give your client a different effective date. For details, see the "Effective Date" section for each QE in our the [SEP Producer Training](#) (pages 28 through 50).

**Q. What happens if my client completes an off-exchange application and selects a QE even though it wasn't required?**

A: Applications that include a SEP QE selection will be processed under those QE rules. If the documentation requirements aren't met, we'll follow the step on page 22 of the [SEP Producer Training](#). However, on the 30th "pend" day, instead of withdrawing the application, we'll remove the QE selection and process the application with an effective date equal to the first of the next month.

## Resources

For additional information on this new SEP, see the following documents:

- [Executive Order on Strengthening Medicaid and the Affordable Care Act](#)
- [HHS Press Release](#)
- [The White House Briefing Room Fact Sheet](#)
- [CMS Newsroom Fact Sheet](#)
- [Presentation slides from CMS](#)