

# NEW Special Enrollment Period

## February 15 — May 15, 2021



The need for healthcare coverage is more important than ever. Open enrollment for Individual and Family health plans for 2021 ended on December 15, 2020, but a new special enrollment period is available starting on February 15, 2021. Anyone who is eligible for an Affordable Care Act (ACA) plan can enroll, including someone who does not have a health plan now as well as those who already have ACA coverage but want to change to a different plan.

With the right kind of plan, you can take care of yourself and your family, and stay within your budget. Blue Cross® Blue Shield® of Arizona (BCBSAZ) is here to help.

### Here are some things to know:



You can sign up for an Affordable Care Act (ACA) Individual or Family plan without a qualifying life event, **February 15 through May 15, 2021.**

### 1. What are Affordable Care Act (ACA) Individual and Family Plans?

For those who don't have health insurance through their jobs, ACA Individual and Family plans offer an affordable health plan for you and your family with coverage for broad health needs, including ongoing health conditions. All plans cover preexisting conditions as well as essential health benefits such as wellness visits, flu shots, and more.

### 2. What is the new Special Enrollment Period?

In accordance with President Biden's January 28 executive order, Centers for Medicare & Medicaid Services (CMS) determined that the COVID emergency presents an exceptional circumstance and it will provide for a Special Enrollment Period, allowing anyone to purchase a health plan from **February 15 through May 15, 2021**, without having a qualifying life event. Also, anyone already enrolled in an ACA plan can switch to another health plan during this time without any restrictions. To find a plan that's right for you, call us at **1-877-317-2583**.

### 3. Who should consider the new Special Enrollment Period?

Anyone who:

- didn't sign up for a health plan during Open Enrollment and would like to now
- has an ACA health plan but would like to change to a different ACA plan

### 4. How do I enroll, or find out what health plans are available?

BCBSAZ offers several plan options with a range of benefits and deductible amounts. You can call one of our licensed agents at **1-877-317-2583**, or go to [azblue.com/shop](https://www.azblue.com/shop).

## 5. Can I get help paying for an ACA plan?

Financial help—called subsidies—from the federal government can lower your overall cost of health insurance or healthcare. You may qualify for a **Premium Tax Credit**, which helps you pay for all or part of your monthly bill, or a **Cost-Share Reduction**, which helps pay your share of medical care costs, such as copays, deductibles, and coinsurance.

## 6. How can I find out if I qualify for financial help?

You can apply for subsidies at [azblue.com/shop](https://azblue.com/shop). Or, we can help you see if you're likely to qualify, based on your income and the number of family members in your household. 2020 qualifying income levels are used for 2021 until new information is provided by the Department of Health and Human Services. Call us at **1-877-317-2583**.

2020 Qualifying Income Levels						
Subsidies are based on the household income earned during the year you will be covered.						
Number of people in your household						
Income Level	1	2	3	4	5	6
	\$17,609 – \$51,040	\$23,791 – \$68,960	\$29,974 – \$86,880	\$36,156 – \$104,800	\$42,338 – \$122,720	\$48,521 – \$140,640

Source: U.S. Department of Health and Human Services Federal Poverty Level (FPL) Guidelines for 2020

## 7. When will my coverage start after I enroll?

Your coverage start date will be the 1st of the month following your plan selection. For example, if you select a plan on February 16, you can use your health plan on March 1. Your first premium is due within 30 days after your initial coverage date.

If you have questions about your options, give us a call at **1-877-317-2583** or contact your broker.

WE'VE GOT YOU COVERED,  
SO YOU CAN  
 **LIFE.**