The Insight Newsletter for kynectors is back! Beginning today, February 11, the Insight Newsletter will be distributed bi-weekly through May 13, containing important updates and information about the Special Enrollment Period (SEP).

**Special Enrollment Period**
CMS has announced a Special Enrollment Period (SEP) for individuals and families for Marketplace coverage in response to the COVID-19 Public Health Emergency. Beginning February 15, 2021 and continuing through May 15, 2021, Marketplace-eligible residents can submit a new application or update an existing application for health insurance coverage.

This SEP is available to all residents in the 36 states, including Kentucky, served by Marketplaces that use the HealthCare.gov platform. They can visit HealthCare.gov to determine their eligibility for this SEP beginning February 15.

There is no need to provide documentation of a qualifying life event (QLE) in order to enroll during this time. During the SEP, residents are able to enroll in new health coverage or update an existing plan.

Links to CMS Fact Sheet and HHS Release about the SEP:
- CMS Fact Sheet
- HHS Release

**Coverage Start Dates**

Normally, when a Resident has a SEP based on a Qualifying Life Event (QLE), the start date for their coverage depends on the day of the month they enroll. In these instances, enrolling between the first and the fifteenth of the month provides a coverage start date the first of the following month; while enrolling between the sixteenth and the last day of the month provides a coverage start date the first of the second following month. However, during this SEP, enrollees’ coverage will start the first of the month after the plan selection.

**SEP Coverage Start Date Examples**

**John:**
- Enrolls using the SEP on February 27.
- His coverage begins March 1.

**Jane:**
- Enrolls using SEP but enrolls on March 2.
- Her coverage begins April 1.

HealthCare.gov will provide the correct coverage start date for Residents enrolling during this SEP.