

New Special Enrollment Period for Pregnant Individuals Here's What's Happening

Summary

Starting Jan. 1, 2024, pregnant individuals in Colorado, who do not already have health insurance, will have access to a new Special Enrollment Period (SEP) to enroll in health insurance. We have developed a manual process for Connect for Health Colorado and Colorado Connect customer service representatives to grant those eligible individuals access to the shopping portal during their SEP and inform them of state-required disclaimers. See details below.

Background

The SEP was created by a [Colorado law](#) in 2022, and the Division of Insurance released a regulation with details about the SEP.

About the Special Enrollment Period

Starting Jan. 1, 2024, the SEP will be available to any pregnant individual without health insurance within 60 days of a health care provider certifying their pregnancy.

- Enrollees can choose if they want their coverage start date to be the first day of the following month after enrolling, or they can choose to have their coverage start the first day of the month in which the health care provider certified the pregnancy (as long as that date is after Jan. 1, 2024) – this is called **retroactive coverage**.
- The SEP will be granted via self-attestation, but health insurance companies may ask pregnant individuals for proof that their pregnancy was certified by a health care provider.
- **For now, pregnant individuals must call the Colorado Connect or Connect for Health Colorado Customer Service Center to start shopping and ultimately enroll.**

Impacts to Our Work

If choosing **retroactive coverage** to help cover health care costs already incurred, be mindful that a health insurance plan's network may or may not include providers that already saw the customer.

Brokers, Assisters, and Customer Service Representatives can help these customers retroactively enroll in a plan with a network that includes the provider(s) that the customer already received care from.

Impacts to Customers

Because this law is so new, our health insurance enrollment platforms (Connect for Health Colorado and Colorado Connect) do not currently have an option for eligible customers to enroll themselves. Instead, **here is how we will help eligible customers enroll:**

1. The customer will log in to their Connect for Health Colorado or Colorado Connect account.
2. They will click to apply for 2024.
3. On the “Report a Life Change” page, they will see the following message:

IMPORTANT

When you become pregnant, you can enroll in a health insurance plan. Your coverage can start as early as the month in which a health care provider certified your pregnancy, or it can start on the first day of the month after you choose a plan.

To enroll and choose the start date for your plan, call our Customer Service Center at *[phone number provided]*. You cannot enroll through your online account.

4. The customer will call the appropriate Customer Service Center to inquire (Connect for Health Colorado: 844-752-6749 or Colorado Connect: 855-675-2626).
5. The representative will read the customer the script on page 3 to comply with state law.
6. The representative will walk the customer through the rest of the application that the customer did not
7. already complete themselves, open the shopping portal for the customer, and connect the customer with a Broker if interested.
8. The customer will enroll in a plan during their SEP. This is the end of the process if the customer wants their coverage to start on the first day of the following month.
9. If the customer chooses retroactive coverage, the customer or their Broker must call the appropriate Customer Service Center back to request a coverage start date in the past.

Customer Service Representative Script

State law requires Connect for Health Colorado and Colorado Connect to inform pregnant individuals who are looking to enroll in health insurance about their “option to begin coverage either prospectively or retroactively and the financial and tax implications of those options.” To comply with that law, **Customer Service Representatives will read the customer the script on page 3 before granting eligible customers access to the shopping portal.**

If a health care provider recently certified that you are pregnant, you can enroll in a health insurance plan within 60 days after they certified your pregnancy. We call this a Special Enrollment Period.

Before I grant you access to enroll in health insurance online, I have some information to share with you:

When you choose a plan and enroll, you will find out if you are eligible for a form of financial help called the Advance Premium Tax Credit. If you do get this tax credit, it is important that you report any changes to your income and household in your account as they happen. Doing that will reduce your risk of repaying the tax credit when you file your federal income tax return.

Last thing: Usually when people enroll in health insurance, their coverage starts on the first day of the next month. We can do that for your insurance, or you can choose to have your plan start in the past. Doing that can help pay for in-network health care you have already received, including pregnancy-related health care. We call this retroactive coverage, and if you want retroactive coverage, it will begin the first day of the month that a health care provider certified your pregnancy. Choosing retroactive coverage would mean you would be required to pay your portion of the monthly premiums for those additional months of coverage in the past.

Before you decide if you want your coverage to start in the past or the future, would you like to get help from a certified Insurance Broker? If you have not already, they can help you choose the right plan for your needs and that covers the doctors you see.

If they want to get connected with Broker:

Great. I will connect you to a certified Broker who can give you advice on plans and help you decide which one is best for you. If you decide you want your coverage to start in the past, call us back to let us know after you finish enrolling.

If they do not want to work with a Broker, or they already have a Broker:

In that case, I can now grant you access to enroll in health insurance through your account. If you decide you want your coverage to start in the past, call us back to let us know after you finish enrolling.