



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE
INDIVIDUAL HEALTH COVERAGE PROGRAM
PO Box 325
TRENTON, NJ 08625-0325

CHRIS CHRISTIE
Governor

KENNETH E. KOBYLowski
Commissioner

KIM GUADAGNO
Lt. Governor

TEL (609) 633-1882
FAX (609) 633-2030

PETER L. HARTT
Director

ADVISORY BULLETIN 15-IHC-01

March 17, 2015

To: IHC Program Member Carriers that Issue Coverage
IHC Program Interested Parties

From: Ellen DeRosa 
Executive Director

Re: **Special Enrollment Period for Certain Individuals and Families**
March 15 – April 30, 2015

On February 20, 2015¹, the Centers for Medicare and Medicaid Services (CMS) announced a Special Enrollment Period (SEP). Since the February 20, 2015 notice specifically addresses how to access the SEP through the FFM, this Bulletin is issued to address the opportunity for New Jersey residents to take advantage of the SEP when purchasing health coverage directly from a Carrier.

To be eligible for the SEP from March 15 – April 30 residents must:

- Not be enrolled in coverage for 2015;
- Attest that when they filed their 2014 tax return they paid the tax penalty for not having health coverage in 2014; and
- Pursuant to the requirements of the federal guidance, individuals must attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment (i.e. tax penalty) after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes.

New Jersey residents seeking to buy coverage directly from a Carrier will apply using the HINT enrollment form. In order to secure the attestation discussed in the February 20, 2015 notice, Carriers should include an addendum to the HINT enrollment form requesting the eligibility information listed above. The effective date of coverage will be the 1st of the month following completion of the application and payment of the first premium. Carriers that allow 15th of the month effective dates may make 15th of the month effective dates available for this SEP.

Please contact me with any questions at ellen.derosa@dobi.state.nj.us.

¹ A copy of the February 20, 2015 notice is attached.

HHS Intergovernmental and External Affairs Notification

February 20, 2015

From: Paul Dioguardi
Director, Office of Intergovernmental and External Affairs
U.S. Department of Health and Human Services

RE: CMS Announces Special Enrollment Period for Tax Season

The Centers for Medicare & Medicaid Services (CMS) announced today a special enrollment period (SEP) for individuals and families who did not have health coverage in 2014 and are subject to the fee or “shared responsibility payment” when they file their 2014 taxes in states which use the Federally-facilitated Marketplaces (FFM). This special enrollment period will allow those individuals and families who were unaware or didn’t understand the implications of this new requirement to enroll in 2015 health insurance coverage through the FFM.

For those who were unaware or didn’t understand the implications of the fee for not enrolling in coverage, CMS will provide consumers with an opportunity to purchase health insurance coverage from March 15 to April 30. If consumers do not purchase coverage for 2015 during this special enrollment period, they may have to pay a fee when they file their 2015 income taxes.

Those eligible for this special enrollment period live in states with a Federally-facilitated Marketplace and:

- Currently are not enrolled in coverage through the FFM for 2015,
- Attest that when they filed their 2014 tax return they paid the fee for not having health coverage in 2014, and
- Attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment (February 15, 2015) in connection with preparing their 2014 taxes.

The special enrollment period announced today will begin on March 15, 2015 and end at 11:59 pm E.S.T. on April 30, 2015. If a consumer enrolls in coverage before the 15th of the month, coverage will be effective on the first day of the following month.

This year’s tax season is the first time individuals and families will be asked to provide basic information regarding their health coverage on their tax returns. Individuals who could not afford coverage or met other conditions may be eligible to receive an exemption for 2014. To help consumers who did not have insurance last year determine if they qualify for an exemption, CMS also launched a [health coverage tax exemption tool](#) today on [HealthCare.gov](#) and [CuidadodeSalud.gov](#).

Most taxpayers, about three quarters, will only need to check a box when they file their taxes to indicate that they had health coverage in 2014 through their employer, Medicare, Medicaid, veterans care or other qualified health coverage that qualifies as “minimum essential coverage.” The remaining taxpayers - about one-quarter - will take different steps. It is expected that 10 to 20 percent of taxpayers who were uninsured for all or part of 2014 will qualify for an exemption from the requirement to have coverage. A much smaller fraction of taxpayers, an estimated 2 to 4 percent, will pay a fee because they made a choice to not obtain coverage and are not eligible for an exemption.

Americans who do not qualify for an exemption and went without health coverage in 2014 will have to pay a fee – \$95 per adult or 1 percent of their income, whichever is greater – when they file their taxes this year. The fee increases to \$325 per adult or 2% of income for 2015. Individuals taking advantage of this special enrollment period will still owe a fee for the months they were uninsured and did not receive an exemption in 2014 and 2015. This special enrollment period is designed to allow such individuals the opportunity to get covered for the remainder of the year and avoid additional fees for 2015.

The Administration is committed to providing the information and tools tax filers need to understand the new

requirements. Part of this outreach effort involves coordinating efforts with nonprofit organizations and tax preparers who provide resources to consumers and offer on the ground support. If consumers have questions about their taxes, need to download forms, or want to learn more about the fee for not having insurance, they can find information and resources at www.HealthCare.gov/Taxes or www.IRS.gov. Consumers can also call the Marketplace Call Center at 1-800-318-2596. Consumers who need assistance filing their taxes can visit IRS.gov/VITA or IRS.gov/freefile.

Consumers seeking to take advantage of the special enrollment period can find out if they are eligible by visiting <https://www.healthcare.gov/get-coverage>. Consumers can find local help at: Localhelp.healthcare.gov or call the Federally-facilitated Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. Assistance is available in 150 languages. The call is free.

For more information about Health Insurance Marketplaces, visit: www.healthcare.gov/marketplace

Questions or Concerns? Contact HHSIEA@hhs.gov.