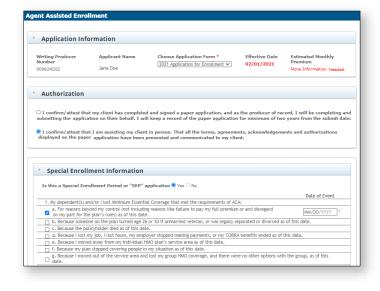
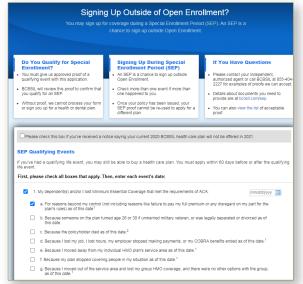
Enrollment Tips for Producers: New Special Enrollment Period (Feb. 15 through Aug. 15, 2021)

Enrollment Channel Overview

| ONLINE: | ONLINE: | PAPER: | ONLINE: |
|---|---|--|---|
| Retail Producer Portal | Retail Shopping Cart | Mail, Fax or Upload | HealthCare.gov |
| On and Off Exchange | On and Off Exchange | Off Exchange Only | On Exchange Only |
| You manage the application via your Retail Producer Portal account You maintain control If clients are buying an on-exchange policy, note that you will be prompted to transition to the Retail Shopping Cart to interact with HealthCare.gov for a subsidy determination and other steps | Clients reach the Retail Shopping Cart via your Express Link or Quote Link; both come from your Retail Producer Portal account You can sit with your client virtually as they complete the application process If clients are buying an on-exchange policy, they will be prompted to go to HealthCare.gov for a subsidy determination and other steps | You supply the app to a client. You or the client can submit it via mail/fax. Or, you can upload a digital file of the app via the Retail Producer Portal Requires several back-end enrollment and billing touchpoints, making this the most time-consuming enrollment process Missing, unreadable or incorrect information requires outreach and time | You help your client enroll online via the Marketplace's online enrollment tool |





| Signing up outside Open Enrollment? | Applicant Name:SSN: | |
|---|--|----------------------|
| NOTE: If you are signing up during Open E | nrollment, skip this page. | |
| DO YOU QUALIFY FOR SPECIAL ENROLLMENT? You may sign up for coverage during a Special Enrollment Perio You must apply within 60 days before or after the qualifying | | Open Enrollment. |
| Check more than one event if more than one happened to 'You must give us approved proof of a qualifying event BCBSI. will review this proof to confirm that you qualify for. Without proof, we cannot process your form or sign you up Once your policy has been issued, your SEP cannot be re-us | you. t with this application. an SEP. for a health or dental plan. | |
| Please contact your independent, authorized agent or call BCB Details about documents you need to provide are at bcbsil.co | | we can accept. |
| 1. My dependent(s) and/or I lost Minimum Essential Coverag a. For reasons beyond my control (not including reason disregard on my part for the plan's rules) as of this description. | ns like failure to pay my full premium or any | Date(s) of Event(s |
| b. Because someone on the plan turned age 26 or 30 if or divorced as of this date.¹ c. Because the policyholder died as of this date.³ | unmarried veteran ² , or was legally separated | b |
| d. Because I lost my job, I lost hours, my employer stop benefits ended as of this date. | oped making payments, or my COBRA | d |
| ■ e. Because I moved away from my individual HMO plar ■ f. Because my plan stopped covering people in my situ ■ g. Because I moved out of the service area and lost my other options with the group, as of this date. | uation as of this date.1 | e f g |
| 2. Because I got married on this date.3 | | Date of Event |
| 3. Because I had a baby, adopted a child, had a child placed or was otherwise ordered to cover a dependent through | with me for adoption, took in a foster child a court order as of this date. ³ | Date of Event |
| 4. Because there was a mistake when I signed up for my last previous health plan or issuer broke its contract with me. | | Date of Event |

The Retail Producer Portal: Off-Exchange Enrollment

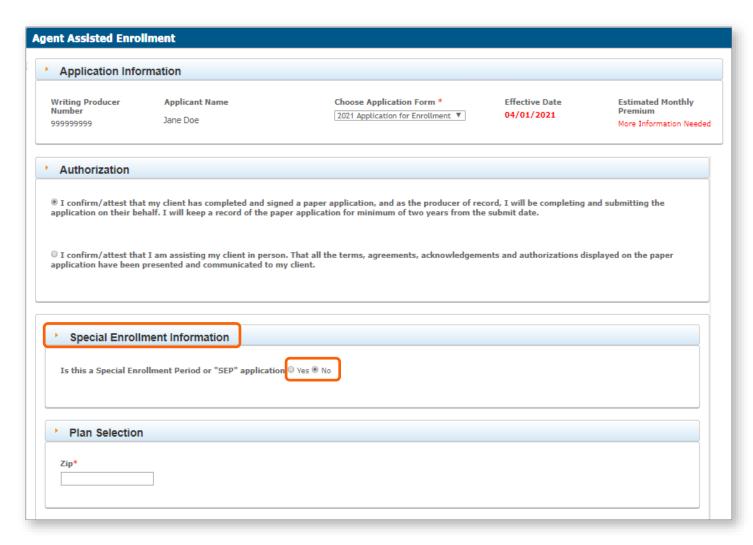
No Qualifying Event

If your client is applying for an off-exchange plan under the Feb. 15 through Aug. 15 SEP, which does not require selecting a Qualifying Event or submitting documentation, then choose "No" in the **Special Enrollment Information** panel.

Proceed with the online RPP application as you would during Open Enrollment.

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

If your client experiences a qualifying event that would give them a different effective date, consider choosing "Yes" in the "Special Enrollment Information" panel of the Retail Producer Portal online application. See the next page for more.



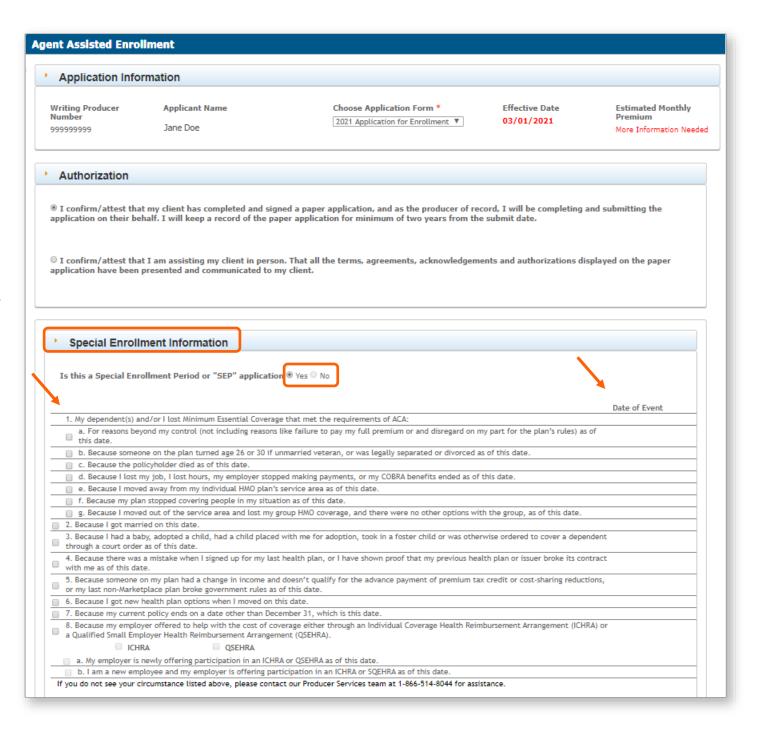
The Retail Producer Portal: Off-Exchange Enrollment

With a Qualifying Event

If your client has experienced or will experience a qualifying event that would give an effective date other than the effective date received when applying under the Feb. 15 through Aug. 15 SEP, then choose "Yes" in the **Special Enrollment Information** panel.

Choose the correct SEP qualifying event (1a through 8b), enter the event date and gather validation documents for submission.

For details on effective dates for each qualifying event, see pages 25-50 of the <u>Special Enrollment Period Training</u>. The training also includes instructions on uploading SEP validation documents. See page 16 for details.



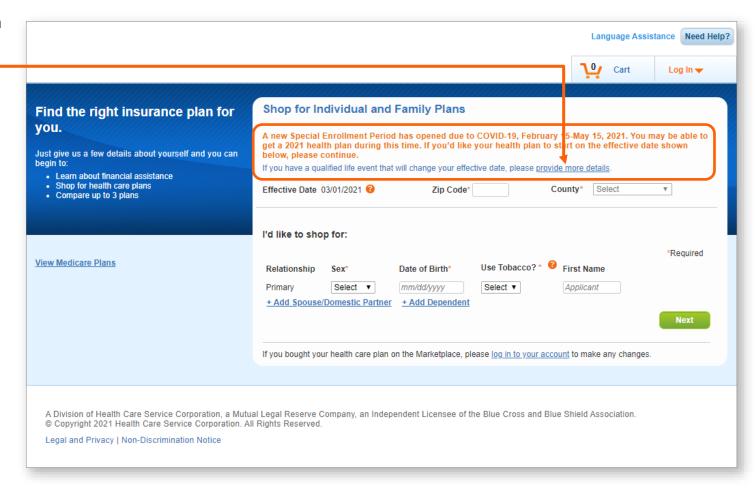
The Retail Shopping Cart

If your client would like to shop for and enroll in a plan, they need to set up a Retail Shopping Cart account. See pages 28-30 of the <u>Retail Producer Portal Guide</u> for steps.

When they come to the "Census" page, they should complete it just as they would during Open Enrollment. Under the new Feb. 15 through Aug. 15 SEP, they do not have to select a Qualifying Event or submit documentation.

However, if your client has experienced or will experience a qualifying event that would give an effective date other than the effective date received when applying under the Feb. 15 through Aug. 15 SEP, they should click on "provide more details." A list of qualifying events will open. Note that consumers will be asked to upload validation documents before submitting the application.

If your client chooses to enroll in an on-exchange plan, they will be prompted to go to HealthCare.gov for a subsidy determination and other steps before returning to complete and submit the final application.



Paper Applications: Off Exchange Medical App

No Qualifying Event

If your client is applying for an off-exchange plan under the Feb. 15 through Aug. 15 SEP, which does not require selecting a Qualifying Event or submitting documentation, then skip this page. (But be sure to include the applicant's name and social security number at the top).

With a Qualifying Event

If your client has experienced or will experience a QE that would give an effective date other than the effective date received when applying under the Feb. 15 through Aug. 15 SEP, then choose the correct qualifying event and enter the event date. Be sure to supply the validation documents with the application.

For details on each qualifying event, see pages 25-50 of the Special Enrollment Period Training.

Paper Application: Off Exchange Dental App

If you are helping your client enroll in an off-exchange, stand-alone dental plan, they will need to complete a paper application. Online enrollment isn't available. Follow the same logic as the medical application. Don't select a qualifying event if it's not needed.

Resources: Guides, Apps and More

Visit the <u>2021 Retail Readiness microsite for producers</u> to access paper applications for both medical and dental plans, how-to guides, training, marketing materials and more.

| Signing up outside Open Enrollment? | Applicant Name:SSN: | |
|---|---|----------------------------|
| NOTE: If you are signing up during Oper | Enrollment, skip this page. | |
| DO YOU QUALIFY FOR SPECIAL ENROLLMENT? You may sign up for coverage during a Special Enrollment Po You must apply within 60 days before or after the qualify Check more than one event if more than one happened You must give us approved proof of a qualifying even | eriod (SEP). An SEP is a chance to sign up outside ring life event. to you. | Open Enrollment. |
| BCBSTX will review this proof to confirm that you qualify Without proof, we cannot process your form or sign you Once your policy has been issued, your SEP cannot be re | for an SEP. up for a health or dental plan. - used to apply for a different plan. | |
| Please contact your independent, authorized agent or call B Details about documents you need to provide are at bcbst : | | we can accept. |
| ☐ 1. My dependent(s) and/or I lost Minimum Essential Cove ☐ a. For reasons beyond my control (not including readisregard on my part for the plan's rules) as of this | rage that met the requirements of ACA: sons like failure to pay my full premium or any | Date(s) of Event(s) |
| □ b. Because someone on the plan turned age 26², or v □ c. Because the policyholder died as of this date.³ □ d. Because I lost my job, I lost hours, my employer s | was legally separated or divorced as of this date.1 | b c d |
| benefits ended as of this date. e. Because I moved away from my individual HMO p f. Because my plan stopped covering people in my | situation as of this date.1 | e f |
| g. Because I moved out of the service area and lost other options with the group, as of this date.¹ | my group HMO coverage, and there were no | g |
| 2. Because I got married on this date. ³ | | Date of Event |
| 3. Because I had a baby, adopted a child, had a child place or was otherwise ordered to cover a dependent through | Date of Event | |
| 4. Because there was a mistake when I signed up for my previous health plan or issuer broke its contract with n | last health plan, or I have shown proof that my | Date of Event |
| 5. Because someone on my plan had a change in income of premium tax credit or cost-sharing reductions, or m rules as of this date. | Date of Event | |
| ☐ 6. Because I got new health plan options when I moved o | n this date.1 | Date of Event |
| ☐ 7. Because my current policy ends on a date other than □ | December 31, which is this date.1 | Date of Event |
| ■ 8. Because my employer offered to help with the cost of Health Reimbursement Arrangement (ICHRA) or a Qua Arrangement (OSEHRA). Select one: □ ICHRA □ | Date of Event | |
| a. My employer is newly offering participation in an | a | |
| b. I am a new employee and my employer is offering pa | | b |
| 9. Because of an allowed reason I do not see on this list t (Please work with your agent or contact our sales center) | | Date of Event |
| You must apply within 60 days before or after the qualifying A dependent covered under a parent's Marketplace plan ha You must apply within 60 days after the qualifying life event | s until December 31 of the year he or she reach | ed age 26 to apply. |
| JN65-APP-Off-EX-2021-1 | 3 | 57330.102 |