

Another Opportunity to Enroll in Marketplace Coverage for 2021

What You Need to Know about the Special Enrollment Period

The federal Marketplace, through **Healthcare.gov**, will have a “Special Enrollment Period” from February 15, 2021 to May 15, 2021. This Special Enrollment Period was announced in an Executive Order issued January 28, 2021. Coverage obtained during this Special Enrollment Period will be for the 2021 plan year, which ends on December 31, 2021.

Learn more about the basics of health insurance and **what you need to know to enroll through the Marketplace during the Special Enrollment Period.**

WHAT TO LOOK FOR

It pays to shop around and check whether the doctors and/or hospitals your family uses are in the plan networks. If you're looking for a new plan, there are four categories of health insurance plans to choose from on the Marketplace (Bronze, Silver, Gold and Platinum). They're broken up by how costs are shared between you and your insurer. A fifth category, Catastrophic, is available for consumers under 30 years of age or who face a hardship in accessing the other plans. **Learn more about the different plans and network types.**

WHAT'S NEW FOR 2021

Medicaid Expansion

On November 6, 2018, Initiative 427 was passed by a vote of Nebraska's residents. The ballot initiative expanded the Medicaid population to Nebraskans under the age of 65 whose income is at or below 138 percent of the federal poverty level. For people whose income is between 100 percent and 138 percent of the federal poverty level, Medicaid Expansion may mean that instead of a Marketplace plan, you will be enrolled in Medicaid. Heritage Health is the managed care program that manages Medicaid services in Nebraska. For more information and resources about the Heritage Health Adult Program, which covers those eligible for Nebraska's Medicaid expansion, click [here](#).

Medicaid and Marketplace Resources

- For more about Nebraska Medicaid, visit ACCESSNebraska.ne.gov or call 1-855-632-7633 (TTY: 1-402-471-7256). In Lincoln, call 1-402-473-7000. In Omaha, call 1-402-595-1178.
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) if you are moving from a Marketplace plan to Medicaid. You can also make an appointment with someone who can assist you. Information is available at LocalHelp.HealthCare.gov.
 - To get help in a language other than English, contact the Marketplace Call Center.
 - You can also call the Marketplace Call Center to get this information in an accessible format, like large print, Braille, or audio at no cost to you.

Frequently Asked Questions about Medicaid Expansion and Marketplace Plans

Q: What happens if I have a Marketplace plan (insurance through healthcare.gov) with a subsidy and I do nothing?

A: You will be automatically re-enrolled in the same plan, with the same subsidy, for plan year 2021.

Q: What happens if I have a Marketplace plan (insurance through healthcare.gov) with a subsidy and I select a different plan for 2021?

A: As part of the healthcare.gov process, you will be asked to verify your income. If your Eligibility Results from healthcare.gov indicate that some or all member of your household may be eligible for Nebraska Medicaid, click [here](#) for more information. **It is very important that you wait until you get a final decision from Nebraska Medicaid before you end your Marketplace plan.** You will not be able to re-enroll in the Marketplace plan unless you qualify for a Special Enrollment Period. You would have to wait for the next Open Enrollment Period and may have a gap in coverage.

Q: What happens if I receive my Nebraska Medicaid final decision and it states I am not eligible?

A: Because you kept your Marketplace plan until you received a final decision, you can simply keep that Marketplace plan and, if eligible, continue receiving a subsidy to help with premiums.

Q: What happens if I receive a final decision from Nebraska Medicaid and it states I or some people in my household are eligible for Medicaid?

A: When you begin Medicaid coverage, your right to receive premium subsidies terminates. It is important that you cancel your Marketplace plan after enrolling in Nebraska Medicaid. You are not entitled to premium tax credits or other cost savings if you are enrolled in Nebraska Medicaid, so if you continue to receive subsidies for a Marketplace plan, you may be required to pay them back when you file your taxes.

Short-term, limited duration options may offer lower premiums, but they won't cover as much. Short-term, limited duration insurance is not available through the Marketplace, but you may see it offered elsewhere. It allows for coverage to fill temporary coverage gaps. While these types of plans are typically cheaper than the Marketplace and other individual market health plans, they usually have limited benefits, broader exclusions and higher levels of consumer cost-sharing. Before signing up for a short-term plan, it's important to think through what health care services you and your family may need and check whether those services are covered.

There are more direct enrollment options in 2021. This means you might sign up for a marketplace plan even without visiting [HealthCare.gov](#). You might use an insurer's website or a third-party website. These sites might offer you other types of coverage, too, so look closely to know what you're buying. Remember: You can always use [HealthCare.gov](#) or contact your insurance agent if you want to be sure to get the protections of the Marketplace plans.

Your employer may offer you a health reimbursement arrangement. New rules allow employers of all sizes to provide employees and their families with funds they can use to help pay for individual market health plans. If your employer makes this offer, you may not qualify for a premium tax credit through the Marketplace. Instead, use the funds from your employer to help pay your premium.

MORE INFORMATION

If you have insurance-related questions or concerns, please contact the Nebraska Department of Insurance at 402-471-2201, or call our toll-free consumer hotline at 1-877-564-7323. Additional information is available on our website at doi.nebraska.gov.