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Contact: Frank Rabey  
(252) 531-7254 | [Frank.Rabey@AccessEast.org](mailto:Frank.Rabey@AccessEast.org)

## AS COVID-19 JOB LOSSES MOUNT, A NEW CHANCE TO GET HEALTH INSURANCE

*FEMA Special Enrollment Period lets more people apply for an ACA insurance plan right now.*

**Greenville, N.C.** – People who have lost health-insurance coverage for any reason since Jan. 1, including due to COVID-related unemployment, may now be able to sign up for an Affordable Care Act (ACA) plan even if they missed their earlier enrollment deadlines.

Normally, if you lose your existing health insurance, you have a 60-day special enrollment period (SEP) to then apply for an ACA plan. However, due to a newly issued Federal Emergency Management Act (FEMA) SEP, people who missed their original 60-day deadline may be eligible to enroll in coverage through the federal Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov).

The new FEMA SEP, as it is known, will last until 60 days after the COVID-19 national emergency declaration has been lifted.

For those qualifying for the new FEMA SEP, coverage could begin as soon as next month or extend back to the first date upon which they would have been eligible.

People who have experienced [major life changes](#) other than job loss (having a baby, for instance, or moving), but who did not enroll in ACA coverage because of COVID-19, may also now qualify for a new ACA plan, or to make changes to their existing plan, even if they missed their regular SEP deadline. These people should contact the HealthCare.gov call center at **(800) 318-2596**, or the Access East Certified Marketplace Navigators program at **(252) 847-3027**, to learn how to proceed.

The Certified Marketplace Navigators program at Access East, a Greenville-based nonprofit health-care-coordination agency, provides free, unbiased assistance to those seeking ACA health coverage across 29 eastern North Carolina counties.

Arden Root, an Access East Certified Marketplace Navigator, encourages anyone who is out of work or has experienced other financial hardships due to COVID-19 to contact Access East before deciding that he or she cannot afford to buy health insurance right now.

“Millions of Americans have lost the job-based insurance they relied on for health coverage, but may be leery of spending any extra money right now on *anything*, including new health insurance,” Root said. “They should still seriously look into it, though, because financial assistance is likely available to them. Nine out of 10 North Carolinians with ACA coverage receive help paying for their plans.”

Unfortunately, most people who haven’t had any SEP-qualifying events since Jan. 1 will not be able to enroll now in an ACA plan; however, they will be able to sign up for ACA insurance for 2021 during the next Open Enrollment period, which runs Nov. 1- Dec. 15, 2020.



Arden Root, right, Access East ACA Certified Marketplace Navigator, helping a consumer renew ACA health-insurance coverage during Open Enrollment (OE) 2016. OE for 2021 insurance begins Nov. 1.