



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

1000 Washington Street, Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • Toll-free (877) 563-4467
<http://www.mass.gov/doi>

CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

MIKE KENNEALY
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

EDWARD A. PALLESCHI
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

Bulletin 2019-03

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations

From: Gary D. Anderson, Commissioner of Insurance

Date: July 12, 2019

Re: Guidance Regarding Open Enrollment Period for Benefit Year 2020

The Massachusetts Division of Insurance (the "Division") is issuing this Bulletin 2019-03: Guidance Regarding Open Enrollment Period for Benefit Year 2020 ("Bulletin") to provide guidance in connection with the 2020 open enrollment period for the Commonwealth of Massachusetts. The Division has collaborated with the Commonwealth Health Insurance Connector Authority (the "Connector") in developing this Bulletin, which supplements Bulletin 2014-11: Open Enrollment for Insured Health Benefit Plans.

Pursuant to 45 C.F.R. § 155.410, for the 2018 benefit year and beyond, the U.S. Department of Health and Human Services ("HHS") has established that the annual exchange open enrollment period would commence on November 1st and extends through December 15th of the calendar year preceding the benefit year. However, HHS has permitted states with their own state-based exchanges to implement a Special Enrollment Period to extend open enrollment under existing authority.

The Connector has implemented a Special Enrollment Period and has informed the Division that the Massachusetts open enrollment period for eligible individuals will begin November 1, 2019, and end on January 23, 2020.

M.G.L. c. 176J, § 4(a)(3) provides that the "open enrollment period shall be from October 15 to December 7, inclusive, unless otherwise designated by the Commissioner." To ensure that the dates of the open enrollment period both on and off the Connector are the same, the 2020 benefit-year open enrollment period for the commercial non-group market will also run from November 1, 2019 through January 23, 2020. For persons enrolling through the Connector, the January 23rd open enrollment closing date aligns with the Connector's plan selection and due dates for payment on the 23rd of the month and will allow consumers some additional time to enroll in or switch health plans.

If you have any questions about this Bulletin, please contact Niels Puetthoff, Director of Bureau of Managed Care, at (617) 521-7326 or Niels.Puetthoff@mass.gov.