



State of New Jersey

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BULLETIN NO. 23-02

TO: ALL NEW JERSEY HEALTH INSURANCE COMPANIES; HEALTH SERVICE CORPORATIONS; HEALTH MAINTENANCE ORGANIZATIONS; DENTAL SERVICE CORPORATIONS; DENTAL PLAN ORGANIZATIONS; AND OTHER INTERESTED PARTIES

FROM: MARLENE CARIDE, COMMISSIONER

RE: SPECIAL ENROLLMENT PERIOD FOR MEDICAID UNWINDING

Since the beginning of the COVID-19 pandemic, the Department of Banking and Insurance (“Department”) has made efforts to ensure that New Jersey residents have access to quality affordable health insurance during a critical time in which the need to protect public health has been paramount. Among other efforts, on January 29, 2021, the Department issued Bulletin No. 21-03 advising carriers and other interested parties that an emergency COVID-19 Special Enrollment Period (“COVID-19 SEP”) would go into effect on February 1, 2021 and extend through May 15, 2021. On April 12, 2021, the Department issued Bulletin No. 21-07 extending the emergency COVID-19 SEP through November 30, 2021.

As part of the federal response to the COVID-19 pandemic, under the COVID-19 Public Health Emergency (“PHE”) and the Families First Coronavirus Response Act (“FFCRA”), NJ FamilyCare (also referred to as Medicaid) has satisfied a continuous enrollment condition for most Medicaid beneficiaries who were enrolled in the program as of or after March 18, 2020. The continuous enrollment condition will end on March 31, 2023. NJ FamilyCare will have up to 12 months to initiate, and 14 months to complete, a renewal for all individuals enrolled, which is commonly referred to as “unwinding.” The period between March 31, 2023 and July 31, 2024 is referred to as the “unwinding period.” After the continuous enrollment condition ends on March 31, 2023 and the unwinding period begins, many beneficiaries may lose Medicaid or CHIP (“Children’s Health Insurance Program”) coverage and may need to transition to other coverage, such as Get Covered New Jersey, the State’s Official Health Insurance Marketplace.

Accordingly, and consistent with federal guidance¹, the purpose of this bulletin is to advise carriers of a Special Enrollment Period (“SEP”) for qualified individuals and their families who lose Medicaid or CHIP coverage. Typically, the loss of minimum essential coverage is a qualifying life event triggering an SEP for 60 days from the date of the event. Due to the importance of

¹ <https://www.cms.gov/technical-assistance-resources/temp-sep-unwinding-faq.pdf>

maintaining coverage during this critical time, the Department is extending this period to 120 days for those who lose Medicaid or CHIP coverage during this unwinding period. This SEP, hereinafter referred to as the “Unwinding SEP,” will allow individuals who have lost NJ FamilyCare coverage to apply for coverage through Get Covered New Jersey or directly through carriers for a 120-day period from the date their coverage ended.

The Department has updated Get Covered New Jersey so eligible consumers who submit a new application or update an existing application are eligible to enroll for 120 days from the date of the loss of coverage. In the case of accounts automatically transferred from NJ FamilyCare, Get Covered New Jersey will automatically provide the 120-day window for individuals to enroll in a Qualified Health Plan (“QHP”), with the option to retroactively align the QHP start date to the end of coverage if enrolled within 60 days. For consumers who do not come to Get Covered New Jersey through the automatic account transfer, they will need to select from “Loss of NJ FamilyCare” during the enrollment process to access the Unwinding SEP. No additional information or documentation is required to be eligible for the Unwinding SEP. The Department is making all operational and programmatic changes that are necessary to make the Unwinding SEP available and is directing carriers in the individual market to do the same.

Should you have any questions regarding the content of this Bulletin, please contact the Department’s Office of Regulatory Affairs at legsregs@dobi.nj.gov.



3/31/2023
Date

Marlene Caride
Commissioner

AR Unwinding SEP/Bulletins