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New Jersey Department of Banking and Insurance Reminds Puerto Rico and U.S. Virgin Islands Individuals Displaced by Hurricanes of Deadline to Enroll in Health Insurance

Special Enrollment Period for 2018 Healthcare Insurance Benefits Expires After March 31

TRENTON — Department of Banking and Insurance Acting Commissioner Marlene Caride today reminded individuals who relocated to New Jersey after they were affected by the recent hurricanes in Puerto Rico and the U.S. Virgin Islands that the deadline to enroll in an individual health benefits plan expires after March 31, 2018.

“New Jersey has an obligation to provide residents with the information necessary to access affordable quality healthcare. The Department of Banking and Insurance wants to do everything it can to assist those who have suffered significant losses following the devastating hurricanes in Puerto Rico and the U.S. Virgin Islands last fall,” said Acting Commissioner Caride. “We want to remind people impacted by the hurricanes who have relocated to New Jersey that they have two more weeks to obtain health insurance coverage during this special enrollment period. Having adequate healthcare is a key part of the disaster recovery process, so we want to ensure residents are aware of the special enrollment period and are utilizing this opportunity.”

In January, the Centers for Medicare & Medicaid Services (CMS) announced an exceptional circumstances Special Enrollment Period (SEP) for individuals affected by the 2017 hurricanes that permits enrollment in individual health benefits plans outside of the annual Open Enrollment Period. Last month, the Department published a [Bulletin](#) to health carriers and all other interested parties that called attention to the exceptional circumstance SEP for those individuals who have relocated to New Jersey from hurricane damaged areas in Puerto Rico and the U.S. Virgin Islands.

Qualified individuals who relocated to New Jersey due to the 2017 hurricanes, but were not able to complete an application for a 2018 individual health benefits plan during the open enrollment period, or who need to now change their plan, may do so through March 31, 2018. This special enrollment period also provides an opportunity for individuals affected by the 2017 hurricanes who enrolled during the Annual Open Enrollment to review their plan selection and change to a different plan, if they wish.

Since healthcare.gov and the carrier websites contain information regarding the usual circumstances that allow a special enrollment period and may not be updated to include this additional opportunity, individuals seeking to enroll through this exceptional circumstance should enroll by phone. If applying through the Marketplace, these individuals should call the Marketplace Call Center at 1-800-318-2596 and state that they are using this exceptional circumstance special enrollment period. If applying outside the Marketplace, these individuals should call the carrier directly. Phone numbers for all carriers selling individual plans in

New Jersey are available at www.state.nj.us/dobi/division_insurance/ihcseh/ihecarrriers.htm.

Consumers may go to the Department's website to find tools to help with their decision at: www.dobi.nj.gov/ihc/. The website has a 2018 Buyer's Guide, a guide that answers the question "Which individual health insurance plan is best for you?" and the monthly rates for all individual plans.

The Department is reminding carriers of their obligation to provide the exceptional circumstance special enrollment period to persons who relocated to New Jersey from Puerto Rico or the U.S. Virgin Islands following the fall hurricanes. Consumers who have difficulty in obtaining coverage pursuant to this exceptional circumstance special enrollment period may contact the Department for assistance at 1-800-446-7467 or 609-292-7272.

Interested parties may read the Bulletin at www.state.nj.us/dobi/bulletins/blt18_02.pdf.

To request or file a complaint with the Department call or go online at www.state.nj.us/dobi/consumer.htm.

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