

Information About Health Insurance Marketplace Enrollment During COVID-19

SHRM and the Centers for Medicare & Medicaid Services (CMS) recently convened to discuss COVID-19's impact on benefits and what resources are available to individuals to ensure continuation of health insurance during the crisis. The following is important public information regarding enrollment in the Health Insurance Marketplace (the Marketplace):

The Marketplace is a resource where individuals, families and businesses can learn about their health care coverage options or find out what types of coverage are available if they do not have an offer of employer-sponsored health insurance. In response to COVID-19 and as unemployment rises, CMS has created a new page, www.HealthCare.gov/coronavirus, that outlines health insurance options for employees who have lost or may lose employment-based coverage during the crisis. The website provides details on [how to apply for and enroll in Marketplace coverage](#).

Applicants should be aware of important enrollment deadlines. Marketplace coverage generally begins on the first of the month after applicants apply and enroll. Therefore, individuals should apply on HealthCare.gov before they lose their current health insurance to ensure that there's no lapse in coverage. For example, if an individual applies and enrolls in the Marketplace on April 23, the coverage effective date will be May 1.