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# CMS Extends Open Enrollment Period and Launches Initiatives to Expand Health Coverage Access Nationwide

*New actions will create new enrollment opportunities for low-income people, expand services provided by Navigators, and re-launch Champions for Coverage program*

The Biden-Harris Administration, through the Centers for Medicare & Medicaid Services (CMS), is taking a number of steps that will make it easier for the American people to sign up for quality, affordable health coverage and reduce health

disparities in communities across the country. Beginning this year, consumers will have an extra 30 days to review and choose health plans through Open Enrollment, which will run from November 1, 2021 through January 15, 2022, on HealthCare.gov. CMS is also expanding services provided by Federally-facilitated Marketplace (FFM) Navigators—experts who help consumers, especially those in underserved communities, understand their benefits and rights, review options, and enroll in Marketplace coverage. Additionally, CMS will re-launch its [“Champions for Coverage” program](#). The program currently includes more than 1,000 local organizations that are active in providing outreach and education about the Health Insurance Marketplace and how consumers can enroll in coverage through HealthCare.gov, Medicaid, or the Children’s Health Insurance Program (CHIP).

“We’re continuing to answer the clear call from the American public for affordable, accessible care,” said Health and Human Services Secretary Xavier Becerra. “The Biden-Harris Administration has already made historic investments to help connect communities to coverage. By continuing to build a policy framework that can support this momentum, we’re also building back better for communities in need.”

“Health care is a basic human right, and the Biden-Harris Administration is committed to making health coverage more accessible than ever. With the Affordable Care Act and the American Rescue Plan, the President has brought affordable health coverage to millions—many of whom now have insurance for the first time,” said CMS Administrator Chiquita Brooks-LaSure. “Today’s action to extend the Open Enrollment Period by a month, to continue our investment in local health care Navigators, and to establish a special enrollment period for many low-income people further demonstrates our commitment to connect families to coverage.”

Today’s final rule on the 2022 Payment Notice expands Navigator services to help reduce health disparities.

Navigators in FFMs will now provide consumers with information and assistance on certain post-enrollment topics, such as the Marketplace-eligibility appeals process and Marketplace-related components of premium tax credit reconciliation. CMS will support more outreach and engagement through modest increases to Marketplace issuer user fee rates. All 2022 Marketplace user fee rates remain lower than those for 2021, which should help keep premiums low. Additionally, four times as many Navigators—1,500 in all—will be available for consumers who use HealthCare.gov for the 2022 plan year thanks to \$80 million in grant funding provided earlier this year by CMS.

To enhance these efforts, CMS will connect this work to the Champions for Coverage program, a community initiative to spread the word about Open Enrollment with educational resources and “event-in-a-box” materials. Organizations can learn more about becoming Champions for Coverage by visiting: <https://marketplace.cms.gov/technical-assistance-resources/assister-programs/champion>.

“We invite national and local organizations representing uninsured communities to join the Biden-Harris Administration as we work to share the peace of mind that comes with health coverage,” observed Administrator Brooks-LaSure. “Champions for Coverage know their communities best. CMS is committed to listening to and working with our community partners as we embark on our most robust outreach and engagement campaign in the agency’s history.”

In addition to extending the Open Enrollment Period and supporting the work of Navigators, CMS established a new monthly special enrollment period targeting certain low-income individuals in Marketplaces through HealthCare.gov. This opportunity provides the vast majority of eligible consumers with one or more options to enroll in free or very low-cost plans thanks to provisions in the American Rescue Plan.

The provisions CMS announced today also include important flexibilities for state partners. For example, state Marketplaces with their own eligibility and enrollment platforms will be able to set their own annual Open Enrollment Period end dates, so long as these dates are *on or after* December 15, 2021. More details on these and other components of the 2022 Payment Notice can be found in the fact sheet available here:

<https://www.cms.gov/newsroom/fact-sheets/patient-protection-and-affordable-care-act-updating-payment-parameters-section-1332-waiver>. Today's "Patient Protection and Affordable Care Act; Updating Payment Parameters, Section 1332 Waiver Implementing Regulations, and Improving Health Insurance Markets for 2022 and Beyond" final rule completes the rulemaking process for the 2022 Payment Notice, which included [parts 1](#) and [2](#) issued on January 19 and May 5, 2021, respectively. To view the rule released today, please visit: <https://www.cms.gov/files/document/cms-9906-f-nbpp-webposting-version.pdf>

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