

## Understanding the March 31 Deadline

(Updated March 24, 2014)

The deadline for uninsured Coloradans to enroll in commercial health insurance for 2014 is March 31. After that, uninsured Coloradans cannot get commercial coverage until 2015 unless they have a special circumstance, such as losing a job that provided coverage or moving to the state. The next open enrollment period will be Nov. 15, 2014 to February 15, 2015. Coloradans can apply for Medicaid and Child Health Plan *Plus* at any point during the year. More information is available [here](#).

**Q:** What happens if a customer submits an application for financial assistance by March 31 2014, but does not receive an eligibility determination by March 31?

**A:** Connect for Health Colorado will accept enrollments for customers who submitted an application for financial assistance by March 31, 2014, even if they didn't receive an eligibility determination by March 31.

**Q:** Must customers have a Connect for Health Colorado account to be able to have their applications processed?

**A:** No. As long as a customer has submitted an application for financial assistance by March 31, 2014, Connect for Health Colorado will honor that date and support the customer in enrolling in a health plan.

**Q:** What happens if I experienced a technical problem while trying to enroll and, as a result was not able to enroll by March 31?

**A:** Connect for Health Colorado will help customers who tried to apply by March 31 complete their enrollment.

**Q:** Does a customer need to apply online?

**A:** No. We will accept applications for financial assistance submitted online, on paper and through PEAK (the State Medicaid/CHP+ website) by March 31, 2014.

**Q:** What date do you consider for a paper application?

**A:** The date of application for a paper application is generally the date we receive the application.

**Q:** Once a customer receives an eligibility determination, is there a time limit to enroll?

**A:** Customers who applied during the open enrollment period but received an eligibility determination after the open enrollment period closed will have until May 31 2014 to select an insurance plan and enroll through Connect for Health Colorado.

**Q:** When will the customer's health insurance take effect?

**A:** The effective date of coverage will depend on when the customer selects a plan and enrolls. If enrollment occurs before the 15<sup>th</sup> of the month, then coverage will be effective the first of the immediate following month. If enrollment occurs after the 15<sup>th</sup> of the month, then coverage will be effective the first of the second following month. For example, if a customer applies on March 25, 2014, receives a Medicaid denial on April 2, 2014, selects and enrolls in coverage on April 5, 2014, then the effective date of coverage will be May 1, 2014. If the same customer selects a plan and enrolls in coverage on April 16, 2014, then the effective date of coverage will be June 1, 2014.