

COVID-19 Special Open Enrollment Extended to April 13

UnitedHealthcare has extended the COVID-19 Special Enrollment Period (SEP) to April 13, and employers* with multiple plan options also can buy down to a leaner plan. Options include:

1. **Add a special open enrollment** for members who previously waived coverage, including dependents, to provide additional access to care. Employers can do this without introducing any new plans from March 23 – April 13 (extended from April 6). Employers will continue to contribute to the cost of the coverage, and coverage will be effective April 1.
2. **Buy down to a leaner plan:**
 - Employers with a single benefit offering that wish to buy down to a leaner plan may do so between now and May 31. They also can re-enroll their population to the leaner plan design.
 - Employers with multi-option plan designs can temporarily buy down to a leaner plan. If employers decide to conduct a SEP when adding the plan, *new enrollees* who previously waived coverage can select from any of the plans offered by the employer provided they are eligible, and the employer contributes to the cost of coverage. *Existing members* can also move to the lean plan design, but no other benefit changes are permitted.
3. **Add a lean plan design but no SEP:** Consistent with the buy-down approach, employers will have until May 31 to add a lean benefit. In that instance, *existing members* can move to the new lean plan design. No other benefit changes are permitted. New enrollees previously waiving coverage are excluded beyond the April 13 cutoff for SEP.

*Applies to NICE, PRIME, UNET, CIRRUS/PULSE, All Savers® and SIERRA fully insured customers.