All About Renewals

Summary

Connect for Health Colorado will automatically renew coverage for eligible customers on Dec. 1, 2020. Since our second Open Enrollment Period in 2014, we have automatically renewed coverage for eligible customers on Dec. 15. Starting this year, we will automatically renew current coverage for accounts on Dec. 1., for coverage starting Jan. 1 of the following year.

Connect for Health Colorado has started to send customers notices about renewals via mail or email, and notices should be received by Nov. 1. The notices inform customers about whether they are eligible for renewal and next steps to enroll in a plan (if any are needed). Customers should be advised to review their application to see if any information may need to be updated.

Customers who have enrolled or who enroll in a plan that begins Nov. 1, 2020 or Dec. 1, 2020 are NOT eligible for automatic plan renewal, which means they will need to actively enroll in a 2021 plan.

Impacts to Our Work

We will automatically renew coverage for eligible customers on Tuesday, Dec. 1, 2020 at midnight. The Customer Service Center is planning to be available between 8:00 a.m. and 8:00 p.m. between Dec. 1 and Dec. 15.

Impacts to Customers

Customers can actively renew their current plan between Nov. 1 and Dec. 1.

Active Renewals: Customers who are eligible for auto-renewal and who opt-in (i.e., they login to their account and actively renew their plan) will have their enrollment sent to the health insurance company in real time.

Passive Renewals: Customers who are eligible for auto-renewal and passively renew (i.e., they do not login to their account to make changes by Dec. 1) will have their enrollment sent to the issuers **on Dec. 1**. As a reminder, we will automatically renew current coverage for accounts on Dec. 1., instead of on Dec. 15 as we've done in past years.

After the plans automatically renew on Dec. 1, customers have until Dec. 15 to update their account and change their plan for January, as needed. Customers can self-serve by logging into their account, cancelling their current enrollment, submitting a new application to receive an updated determination and then shopping for a new plan.

Customers who sign up for coverage by the 15th of the month will have their plan start the 1st of the following month. This means that customers enrolling in plans between Dec. 16 and Dec. 31 will have an effective date of Feb. 1.

Customers who renew on Dec. 1 but change plans by the 15th may receive two notifications and two invoices for Jan. 1 coverage. Customers should carefully monitor their email or mail for the most recent notifications from Connect for Health Colorado and the health insurance company(s). Customers should also carefully review and update any autopayment amounts on file with the health insurance company.

Customers should receive plan, billing and account information for the next year from their selected health insurance company earlier in the month of Dec. as a result of the automatic renewal process happening on Dec. 1.

FAQs: How to Cancel Coverage

1. If a customer wants to cancel their coverage that is in place for Jan. 1, by when must they take action to end their coverage?
   a. Customers have until Dec. 31 to cancel their coverage that is in place for Jan. 1.
   b. Customers must enroll in a plan by Dec. 15 to have Jan. 1 coverage in place. Customers who wish to make changes to their Jan. 1 coverage must take action by Dec. 15, and if they do not, they may experience a gap in coverage.

2. How do customers cancel a plan for all covered members or for an individual?
   a. Customers can cancel a plan for all members through the "My Enrollments" page in their account.
   b. To remove an individual member from being included in their household's autorenewal enrollment for 2021, customers have two options:
      i. Option 1: Financially assisted customers should use this option so that they have the most accurate eligibility results applied to their enrollment. Select "apply for 2021" to make changes to the application and remove the member from the autorenewal by marking them as not applying for coverage on the Family Overview page. Once the member is marked as not applying, submit a new application and re-enroll members who do want to enroll into the plan.
      ii. Option 2: Non-financially assisted customers can use the above option or use Option 2 if they would like to avoid completing a new application

without the individual member. From the renewals page, select "Find New Plans" then click continue. On the Application Results page, click continue to go on to the shopping pages. On the shopping pages, adjust the grouping of individuals so that the people who are being removed are grouped together and those who want to enroll are grouped together. Complete shopping and enrollment for the groups that want to re-enroll.

    c. For support, call the Assister or Broker support line at the Customer Service Center, as applicable.

3. How do you **permanently** remove an individual household member from the account?
   a. Navigate through the 2021 application until reaching the summary screen, then click the blue plus sign next to the individual's name the customer wants to remove. This will expand options and the customer may click on "Remove this Member." The customer must submit their application and proceed with shopping to re-enroll the remaining household members.

Note: More information is available in Box in the following Certification Training modules:
- [Renewals and Redeterminations](#)
- [Transitions and Terminations](#)
- [Determining Households for Insurance Affordability Programs](#)