Congress of the United States Washington, DC 20515

April 3, 2020

Seema Verma, Administrator Centers for Medicare and Medicaid Services U.S. Department of Health and Human Services 7500 Security Boulevard Baltimore, Maryland 21244

Dear Administrator Verma,

Due to the widespread disruption in the lives and livelihoods of Americans during the COVID-19 outbreak, we request that the Centers for Medicare and Medicaid Services (CMS) allow Americans to enroll in Medicare coverage or coverage through HealthCare.gov during a special enrollment period (SEP).

Most people who are eligible for Medicare coverage are at high risk of serious illness and death from the virus because of their age or underlying health conditions, but the ability to enroll in Medicare has been severely impeded because of the outbreak. Additionally, a record number of Americans are currently seeking unemployment insurance after losing their jobs and their employer-sponsor health insurance. During this public health emergency, your agency must make enrolling in health coverage as fast and easy as possible so that all Americans can access COVID-19 testing and treatment.

For eligible Medicare enrollees, on March 17, 2020,¹ the Social Security Administration closed Social Security offices to the public, and Social Security staff are only processing "dire need" requests, which does not include Medicare applications, despite the General Enrollment Period (GEP) ending on March 31st. The public is instead being told to contact Social Security's 1-800 number for other issues, adding a barrier to enrollment by the deadline.

Eleven states and the District of Columbia have already announced special enrollment periods for their health insurance Marketplaces due to the COVID-19 outbreak.² Today, 38 states rely on the federal government and need CMS to declare a special enrollment period so individuals can enroll in coverage through HealthCare.gov. As more Americans lose their employer-sponsored health insurance and face serious economic insecurity, they would benefit immensely from enrolling in low-cost, high quality Marketplace coverage. While the Administration has indicated that it will not reopen the site for a special enrollment period,³ that decision contradicts CMS's previous efforts to offer special enrollment periods during natural disasters. It is imperative that CMS allow

¹ https://www.ssa.gov/news/press/releases/2020/#3-2020-2

² California, Colorado, Connecticut, District of Columbia, Maryland, Massachusetts, Minnesota, Nevada, New York, Rhode Island, Vermont, and Washington have announced special enrollment periods for COVID-19.

https://www.politico.com/news/2020/04/01/trump-obamacare-coronavirus-160732

American families the fast and easy opportunity to enroll in affordable coverage during a special enrollment period.

To ensure that all Americans have the time and opportunity to enroll in health insurance, I urge you to do the following:

- 1. **Extend the Medicare General Enrollment Period.** The Medicare GEP ended on March 31st. Because of the circumstances of the outbreak, many individuals who need to enroll in Medicare were not able to do so by the March 31st enrollment deadline. CMS should extend the GEP until after the end of a federal or state emergency declaration with respect to COVID-19.
- 2. **Offer a special enrollment period on HealthCare.gov.** Uninsured Americans need to have the streamlined option of a special enrollment period to access the plans offered on HealthCare.gov during this public health emergency. CMS should immediately offer a special enrollment period to allow Americans to enroll in high quality, low cost insurance coverage.

We urgently request that you do everything within your authority to extend enrollment periods for Medicare and HealthCare.gov so every American, regardless of age and employment status, can have access to health insurance during this public health emergency.

Most gratefully,

Anna G. Eshoo Chairwoman

Subcommittee on Health

Frank Pallone, Jr.

Chairman

Committee on Energy and Commerce

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