Open Enrollment to select health care coverage for Calendar Year 2020 through the Marketplace began November 1st and ends December 15th. If an individual does not have *safe* access to affordable coverage through their employer or spouse for themselves or their children, the Marketplace- www.healthcare.gov- is the centralized place to enroll in a plan. The enrollment process includes the determination as to whether an individual or family is eligible for Medicaid or CHIP or to receive a subsidy or premium tax credit based on their income.

Open Enrollment, ending Sunday December 15th, is the single opportunity to enroll, re-enroll or change a plan for CY20 unless individuals are eligible for Special Enrollment.

Special Enrollment

Individuals may enroll or change a Health Insurance Marketplace Plan outside of the Open Enrollment Period only if they have a life event which qualifies them to do so. More information about the qualifying life events that allow for Special Enrollment may be found here. Note: An individual may apply for Medicaid or CHIP for themselves or their children at any time. See the Health Care section of HHSC's website to learn more and apply for coverage and services provided by the State of Texas.

Domestic Violence

Experiencing domestic violence or spousal abandonment constitutes a <u>complicated case</u> that allows for Special Enrollment. This means survivors may enroll for themselves and their children at any time- even if they remain married or living with their abusive partners. Below are excerpted from healthcare.gov regarding the allowances for survivors.

If you're a survivor of domestic abuse/violence or spousal abandonment and want to enroll in your own health plan separate from your abuser or abandoner. You can enroll by contacting the <u>Marketplace Call Center</u>. Your dependents may be eligible too.

If you're married to your abuser/abandoner, you can answer on your Marketplace application that you're unmarried, without fear of penalty for mis-stating your marital status. You then become eligible for a premium tax credit and other savings on a Marketplace plan, if you qualify based on your income.

See Assisting Victims of Domestic Violence slide deck by CMS for more information.

Assisters

Because navigating the Marketplace and selecting a plan can be complicated, community groups throughout the state are acting as 'assisters.' Assisters are certified entities trained to help Texans apply and enroll in a health plan with savings or apply for Medicaid/Children's Health Insurance Program (CHIP). They are required to provide fair, impartial, and accurate information, free of charge.

The following resources are available to help Texans connect with local organizations that provide enrollment assistance:

- **Austin**: Call 2-1-1 or <u>insurecentraltexas.org</u>. Organizations providing assistance include Foundation Communities, Central Health, and Light and Salt.
- **Dallas:** Call 2-1-1 or visit http://bit.ly/2P5JAUj. Organizations providing assistance include Parkland Health and Hospital System, Light and Salt, and the Office of County Judge Clay Jenkins.
- El Paso: Visit https://www.enrollelpaso.org/. Organizations providing assistance include Centro San Vicente.

- Gulf Coast/Houston: Visit_enrollgulfcoast.com (832) 393-5423. Organizations providing assistance include the Houston Health Department, Legacy Community Health, Change Happens, and Light and Salt.
- Rio Grande Valley: Call (956) 246-4125
- San Antonio: Call 2-1-1 or visit enrollsa.com. Organizations providing assistance include CentroMed.
- Other parts of Texas: Texans living outside of the areas listed above should contact their local community health centers for in-person assistance. Texans can use MyTexasMyHealth.org to search for their local community health center. HealthCare.Gov has a tool to Find Local Help. To filter results so that only the trained assisters from local community-based organizations are visible, you can remove the "Agent or Broker" box under "Filter," so that only the "Assisters" box is showing.

TCFV is here to help!

Please reach out to TCFV Policy Manager, <u>Krista Del Gallo</u>, if you or your staff have questions and / or for help in connecting with local assisters.

Krista Del Gallo Policy Manager Texas Council on Family Violence 512.685.6203 *direct office line*

National Domestic Violence Hotline 1.800.799.7233 www.thehotline.org

National Dating Abuse Helpline Text *love is* to 22522 www.loveisrespect.org

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