



## West Virginia Offices of the Insurance Commissioner

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### ***During the Special Open Enrollment Period be Aware of Limited Benefit Plans***

February 19, 2021

A Special Enrollment Period (SEP) opened because of the COVID-19 pandemic on February 15, 2021. Our office would like to encourage consumers who don't currently have health insurance to take advantage of this time to enroll in individual coverage through [www.Healthcare.gov](http://www.Healthcare.gov). During the SEP, which runs until May 15, 2021, you do not need a qualifying event to be eligible for enrollment. It is open for all consumers through the Marketplace or directly through the carrier website listed below.

Consumers may apply for new coverage or update their existing application. The coverage or change to coverage will be effective the first of the month after the date of enrollment. Keep in mind that any changes made to existing applications or coverage may cause an increase in premium, and could affect subsidies, deductibles and maximum out of pocket amounts. West Virginia has two companies offering covering during the SEP, CareSource West Virginia and Highmark West Virginia.

CareSource WV                      [www.caresource.com/marketplace/wv](http://www.caresource.com/marketplace/wv)      1-855-202-0622  
Highmark WV                      [www.highmarkbcbswv.com](http://www.highmarkbcbswv.com)                      1-855-329-1758

However during this SEP, our office would like to caution consumers about offers of health insurance products that do not meet the requirements of the ACA and offer limited coverage. These plans may include: short-term plans, health care sharing ministries and other limited plans. These plans can leave consumers stuck with huge medical bills from doctors and hospitals, as the plans deny and limit health care coverage for all or some of the following:

- Outpatient Care
- Emergency Services
- Hospitalization
- Maternity and Newborn Care
- Mental Health & Substance Abuse Disorders
- Prescription Drugs
- Laboratory Services
- Preventive and Wellness

- Pediatric Dental and Vision
- Pre-existing Conditions

Following are some of the red flags that could indicate the health plan you are considering may fall short of the ACA requirements?

- High-pressure sales tactics
- Being told the coverage is “just as good as the ACA.”
- Use of words such as “limited benefit plan” or “supplemental plan.”
- Continued calls, email, texts and even unannounced visits to your home by a sales person.
- If you accidentally go to [www.Healthcare.com](http://www.Healthcare.com) instead of [www.Healthcare.gov](http://www.Healthcare.gov)
- Asked to pay membership dues or join an association

In addition to the two companies offering ACA compliant plans on [www.Healthcare.gov](http://www.Healthcare.gov), a third company offers an ACA compliant plan off marketplace:

*The Health Plan of WV*      [www.healthplan.org](http://www.healthplan.org)      1-740-699-6113  
(this plan is not available during the SEP, since only “ON” Marketplace plans are being sold).

If you purchase an individual or family plan in West Virginia and it is not with one of the three companies listed, it is most likely a type of limited benefit plan. If you are not sure if a plan qualifies, please contact one of the sources below for confirmation before purchase.

For enrollment assistance you may contact a Certified Health Insurance Agent, a Navigator or Assister. You can find the lists on our website at: <https://www.wvinsurance.gov/>

The West Virginia Offices of the Insurance Commissioners’ Consumer Service Division may be contacted for additional help at 1-888-879-9842.