

Open Enrollment Period Dates for 2019 and Beyond Options for Board Consideration



Considerations	Option 1 (Recommended) 10/15 – 12/7	Option 2 (Same as OE5) 11/1 – 12/15	Option 3 11/1 – 1/31 (or 1/15)
Number of Days	53 days	45 days	90 days
Operational/Service-based	Provides consumer assistance pipelines w/ two extra weeks to assist before holiday season. Preferred option of consumer assistance workers, eligibility staff, and carriers.	Applies additional pressure on consumer assistance pipelines.	Requires additional CA resources for the extended period.
Technical	Provides additional time for carrier processing, electronic data interface (EDI) transmissions, billing issues, and HBX batch/code changes. Allows more time for reconciliation.	No changes to HBX. Applies pressure to MHC and issuer EDI and other technical work pipelines to resolve transmission issues before January billing.	Minimal change to HBX; more difficult to manage cross year challenges.
Eligibility Determinations	Additional time for consumers to take action is front-loaded. Need rates from MIA 2 weeks sooner.	No net effect.	Allows multiple effective dates after January 1.
Consumer Behavior	Alignment with Medicare/Employer OEs. MHBE OE messaging supported.	No net effect.	Over 94% of consumers complete their enrollment by 12/15 even in years when OE ends much later (OE4)
Enrollment Effects	Consumers must adjust to new dates.	Consistent with OE5.	Longer opportunity for new enrollees to enter Marketplace.
Coverage Month Effects	Maintains full year coverage.	Maintains full year coverage.	Reduces number of coverage months.