

Special Election Periods for Complex issues

Please be advised the Federal Emergency Management Agency (FEMA) has revised its emergency and major disaster maps for Special Enrollment Periods (SEP) for [complex issues](#), including severe weather and wildfires. FEMA has updated its list of impacted counties due to recent and ongoing disaster declarations. You can search the [active declarations](#) to see if your clients qualify for a FEMA-related SEP. Please reference the following guidelines for the incident period.

Eligibility:

SEPs are available to beneficiaries who:

- Reside, or resided at the start of the incident period, in an area where FEMA has declared an emergency or a major disaster and has designated affected counties as eligible to apply for individual or public level assistance.
- Had another valid election period such as 2021/2022 Annual Enrollment Period (AEP) at the time of the incident period and did not make an election during their other valid election period.

In addition, SEPs are available to those individuals who don't live in the affected areas but rely on help making healthcare decisions from friends or family members who live in the affected areas.

Attention Agents:

Agents should conduct the following business practice with beneficiaries who believe they may qualify for a SEP:

- Confirm and/or verbally attest that the beneficiary lives/lived in an impacted area at the start of the incident period.
- Confirm that they had another election period available **during the time of the incident period**.
- Confirm that the beneficiary lived in a county that has been declared an emergency or major disaster, and FEMA has determined is eligible for Public or Individual assistance. Once eligibility has been verified, proceed with the application.
- **On applications, use election code SEP DST.**

Agents must adhere to the enrollment process for Blue Shield of California, Blue Shield of California Promise Health Plan and CMS guidelines. The Disaster SEP should not be used as a marketing tool to promote MAPD or PDP sales. Agents must not actively market the SEP. However, they should be aware that it is available if they are approached by a beneficiary who believes they have missed an election period due to the incident.

Thank you for your continued partnership and your commitment and dedication to our members and your clients. Please contact your Blue Shield representative if you have any questions.