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# News Release

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## **Administration takes steps to ensure Americans signing up through the Marketplace have coverage and access to the care they need on January 1**

Today, the Department of Health and Human Services (HHS) announced additional steps to help ensure consumers who are seeking health insurance through the Health Insurance Marketplace smoothly transition to coverage that best fits their needs. We will continue to look for additional steps we can take to make this process easier for consumers.

The steps taken today include:

1. Requiring insurers to accept payment through December 31 for coverage that will begin January 1, and urging issuers to give consumers additional time to pay their first month's premium and still have coverage beginning January 1, 2014.
2. Giving people enrolled in the federal Pre-existing Condition Insurance Plan (PCIP) the chance to extend their coverage through January 31, 2014 if they haven't already selected a new plan. PCIP is a transitional bridge program that provides people with health conditions who could otherwise be shut out of the insurance market or charged more because of their pre-existing condition quality, affordable health insurance until options become available in the Marketplaces. The additional month gives this vulnerable population additional time to enroll in a plan and ensure continuity of coverage.
3. Formalizing the previously announced decision giving individuals until December 23, instead of December 15, to sign up for health insurance coverage in the Marketplaces that would begin January 1.
4. Strongly encouraging insurers to treat out-of-network providers as in-network to ensure continuity of care for acute episodes or if the provider was listed in their plan's provider directory as of the date of an enrollee's enrollment.
5. Strongly encouraging insurers to refill prescriptions covered under previous plans during January.

"We are providing additional flexibility to consumers across the country to ensure they have access to coverage options that begin on January 1, 2014," said Health and Human Services Secretary Kathleen

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Sebelius. “The Department is committed to providing consumers with the information they need to pick the coverage option that works for them and their families.”

Other ways the administration is working to provide consumers with a smooth transition to coverage include:

- Working with health insurers on options to smooth this transition such as allowing people who come in after December 23 to get coverage starting January 1 or sooner than February 1;
- Working with insurers and consumers to make sure that they know whether their doctor or prescriptions are covered before they choose a plan, and how to get care they need during the transition (e.g., receiving a drug not covered by your plan if your doctor deems it medically necessary);
- Educating consumers who recently received cancellation notices about the possible option to extend their old policy or enroll in a new plan;
- Continuing outreach to consumers who began the application process through the Marketplace and experienced technical difficulties

We are committed to meeting consumers where they are in the health coverage process, helping them access and shop for quality, affordable insurance.

Consumers with questions are encouraged to call the call center at 1-800-318-2596 or visit HealthCare.gov where they can [Find Local Help](#).

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