



Weekly Checkup

Risk-Pool Dangers of Year-Round Open Enrollment

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Last month the Biden Administration finalized a [rulemaking](#) effectively establishing year-round open enrollment for anyone at or below 150 percent of the federal poverty level who is eligible for fully subsidized individual market coverage through the federal or state-based health insurance exchanges. Under the rule, anyone signing up for coverage through the federally facilitated exchange who meets the qualifications will be able to sign up at any point during the plan year for coverage beginning the following month. In 2021, 15 states are operating their own state-based exchanges; under the rule those states will have discretion in whether or not to allow year-round enrollment.

ICYMI last month, in the video below I discuss the danger to the risk pool of allowing continuous open enrollment.