

Special Enrollment Periods: Explained

What is a special enrollment period?

If you buy your health insurance through the HealthCare.Gov (**ObamaCare**) Marketplace, you generally have one window of time each year to sign up for coverage, known as the open enrollment period. However, if you experience a significant change in circumstances outside of open enrollment, you may qualify for a **special enrollment period** that allows you to enroll in coverage at any time of the year. These changes, known as “**qualifying life events**,” may include changes that result in the loss of coverage, like changing jobs or turning 26, or changes in your family size, like getting married or having a baby. Young people tend to be more likely than older adults to experience these sorts of big life events, so it’s important to understand how the process works and what you need to do to get covered.

What’s new in 2018: Special Enrollment Period Verification

Depending on the type of qualifying life event, you may now need to submit paperwork to verify that you do in fact qualify for a special enrollment period.

Important: You will have **60 days after the date of the qualifying life event** (such as the day you were married) to apply for coverage. If additional paperwork is needed to verify your eligibility, you’ll have 30 days after receiving notice to submit your documents. So act fast!

When Additional Paperwork is Needed:

Loss of Coverage

- **When you qualify:** When changing or leaving a job and losing employer coverage, losing Medicaid/CHIP eligibility, leaving a student health plan, or turning 26 and aging off your parent’s insurance
- **What you need:** A letter on official letterhead from your health insurance company, your employer, or other health program that identifies who lost or will lose coverage, the date coverage ended or will end, and the type of coverage that is being terminated

Permanent Move:

- **When you qualify:** Permanently moving to a new zip code or county, from a foreign country or US territory to the US, to or from a shelter or transitional housing, if you are a seasonal worker and move to or from where you work, or if you are a student and moved to or from where you attend school

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- **What you need:** Acceptable documents include a utility bill, rental or mortgage documents, homeowner's insurance, or government correspondence. The paperwork must include your new address and the date you moved. **AND** documentation (like a letter or bill from your health insurance company) confirming that you had health insurance in at least 1 of the 60 days prior to date of the move.

Marriage:

- **When you qualify:** After getting married and one spouse becomes the dependent of the other spouse. Note: at least one spouse must have minimum essential coverage prior to getting married.
- **What you need:** One of the following: Marriage certificate, marriage license, official public record of marriage, marriage affidavit or affidavit of support that's signed and dated by the person who officiated the marriage or the official witness of the marriage, or a religious document

Adoption / Foster Care Placement / Child Support or Other Court Order:

- **When you qualify:** After gaining (or becoming) a dependent
- **What you need:** Documents such as an adoption letter or record, foster care papers, child support or other court order

Medicaid/CHIP Denial:

- **When you qualify:** After being denied or deemed ineligible for Medicaid or CHIP coverage.
- **What you need:** Paperwork on official letterhead that identifies who was denied Medicaid/CHIP coverage and the date they were determined ineligible

Still Have Questions? Get Expert Help!

- Go to connector.getcoveredamerica.org to find an enrollment assister near you, or
- Call the Marketplace Call Center at 1-800-318-2596

Sources

<https://marketplace.cms.gov/technical-assistance-resources/sep-preenrollment-verification-overview.pdf>

<https://marketplace.cms.gov/technical-assistance-resources/sepv-phase-2-overview.pdf>

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