



# **Special Enrollment Periods Available to Consumers**

A Special Enrollment Period may allow you to enroll in health coverage outside of the annual Open Enrollment Period if you experience certain situations, or during Open Enrollment for an earlier coverage start date. You may qualify for a Special Enrollment Period through the Federally-facilitated Marketplace (FFM), State-based Marketplaces (SBMs) or outside the Marketplace in these situations:

Situation	Details	Availability
<p><b>1. Loss of qualifying health coverage</b></p>	<p><b>You may qualify for a Special Enrollment Period if you (or anyone in your household) lost qualifying health coverage (also known as “minimum essential coverage”). Some examples of qualifying coverage include:</b></p> <ul style="list-style-type: none"> <li>■ Coverage through a job, or through another person’s job. This also applies if you’re now eligible for help paying for coverage because your employer stops offering coverage or the coverage isn’t considered qualifying coverage.</li> <li>■ Medicaid or Children’s Health Insurance Program (CHIP) coverage (including pregnancy-related coverage and medically needy coverage).</li> <li>■ Medicare.</li> <li>■ Individual or group health plan coverage that ends during the year.</li> <li>■ Coverage under your parent’s health plan (if you’re on it). If you turn 26 or the maximum dependent age allowed in your state and lose coverage, you can qualify for this Special Enrollment Period.</li> </ul> <p><b>Note:</b> This doesn’t include loss of coverage because you didn’t pay your premiums, or if your coverage was taken away because of fraud or intentional misrepresentation.</p>	<p>These Special Enrollment Periods are available through the FFM, SBMs, and outside the Marketplace.</p> <p><b>Available in advance:</b> You may report a loss of qualifying health coverage up to 60 days before the loss of coverage.</p>
<p><b>2. Change in household size</b></p>	<p><b>You may qualify for a Special Enrollment Period if you (or anyone in your household):</b></p> <ul style="list-style-type: none"> <li>■ Got married.</li> <li>■ Had a baby, adopted a child, or placed a child for foster care.</li> <li>■ Got divorced, legally separated, or had a death in the family and lost health coverage.</li> <li>■ Gained or became a dependent due to a child support or other court order.</li> </ul>	<p>The Special Enrollment Periods for gaining a new member of your household are available through the FFM, SBMs, and outside the Marketplace.</p> <p>The Special Enrollment Periods for losing a person in your household aren’t available through the FFM, but may be available through SBMs or outside the Marketplace, depending on the state.</p>

Situation	Details	Availability
<p><b>3. Change in primary place of living</b></p>	<p><b>You may qualify for a Special Enrollment Period if you (or anyone in your household) have a change in your primary place of living and gain access to new Marketplace health plans as a result. You qualify if you had coverage for at least 1 day in the 60 days prior to your move or are moving to the U.S. from abroad or a U.S. territory. This includes:</b></p> <ul style="list-style-type: none"> <li>■ Moving to a new home in a new ZIP code or county.</li> <li>■ Moving to the U.S. from a foreign country or United States territory.</li> <li>■ A student moving to or from the place he or she attends school.</li> <li>■ A seasonal worker moving to or from the place he or she lives and works.</li> <li>■ Moving to or from a shelter or other transitional housing.</li> </ul> <p><b>Note:</b> Moving only for medical treatment or staying somewhere for vacation doesn't qualify you for a Special Enrollment Period.</p>	<p>These Special Enrollment Periods are available through the FFM, SBMs, and outside the Marketplace.</p> <p><b>Available in advance:</b></p> <p>Some states may allow you to report an upcoming move up to 60 days in advance of the move. However, this option isn't available through the FFM.</p>

**4. Change in eligibility for Marketplace coverage or help paying for coverage**

**You may qualify for a Special Enrollment Period if you (or anyone in your household):**

- Are enrolled in Marketplace coverage and report a change that makes you:
  - Newly eligible for help paying for coverage.
  - Newly ineligible for help paying for coverage.
  - Eligible for a different amount of help paying for out-of-pocket costs, such as copays.
- Become newly eligible for Marketplace coverage because you've become a citizen, national, or lawfully present individual.
- Become newly eligible for Marketplace coverage after being released from incarceration (detention, jail, or prison).
- Gain or maintain status as a member of a federally recognized tribe or Alaska Native Claim Settlement Act (ANCSA) Corporation shareholders (a status that lets you change plans once per month, and lets your dependents enroll in or change plans with you).
- Become newly eligible for help paying for Marketplace coverage because you moved to a different state and you were previously both of these:
  - Ineligible for Medicaid coverage because you lived in a state that hasn't expanded Medicaid.
  - Ineligible for help paying for coverage because your household income was below 100% of the Federal Poverty Level (FPL).

These Special Enrollment Periods are available through the FFM and SBMs. They aren't available outside the Marketplace UNLESS you become newly ineligible for help paying for coverage.

Situation	Details	Availability
<p><b>5. Enrollment or plan error</b></p>	<p><b>Although these are less common, you may qualify for a Special Enrollment Period if you (or anyone in your household):</b></p> <ul style="list-style-type: none"> <li>■ Weren't enrolled in a plan or were enrolled in the wrong plan because of: <ul style="list-style-type: none"> <li>• Misinformation, misrepresentation, misconduct, or inaction of someone working in an official capacity to help you enroll (like an insurance company, navigator, certified application counselor, or agent or broker).</li> <li>• A technical error or another Marketplace-related enrollment delay.</li> <li>• The wrong plan data (like benefit or cost-sharing information) was displayed on HealthCare.gov at the time that you selected your health plan.</li> </ul> </li> <li>■ Can prove your Marketplace plan has violated a material provision of its contract.</li> </ul>	<p>These Special Enrollment Periods are available through the FFM and SBMs. They're also available outside the Marketplace UNLESS there is wrong plan data being displayed.</p>
<p><b>6. Other situations</b></p>	<p><b>You may qualify for a Special Enrollment Period if you (or anyone in your household):</b></p> <ul style="list-style-type: none"> <li>■ Applied for Medicaid or Children's Health Insurance Program (CHIP) coverage during the Marketplace Open Enrollment Period, or after a qualifying event, and your state Medicaid or CHIP agency determined you (or anyone in your household) weren't eligible.</li> <li>■ Are a victim of domestic abuse or spousal abandonment and want to enroll yourself and any dependents in a health plan separate from your abuser or abandoner.</li> <li>■ Submitted documents to clear your data matching issue after your coverage was ended.</li> <li>■ Are under 100% of the Federal Poverty Level (FPL), submitted documents to prove that you have an eligible immigration status, and didn't enroll in coverage while you waited for your documents to be reviewed.</li> <li>■ Are an AmeriCorps service member starting or ending AmeriCorps service.</li> <li>■ Can show you had an exceptional circumstance that kept you from enrolling in coverage, like being incapacitated or a victim of a natural disaster.</li> </ul>	<p>These Special Enrollment Periods are available through the FFM and SBMs. They're also available outside the Marketplace for Medicaid or CHIP denials, and victims of domestic abuse or spousal abandonment.</p>

## What if I think I qualify for a Special Enrollment Period?

Visit [HealthCare.gov](https://www.healthcare.gov) and answer a few questions to find out if you qualify for a Special Enrollment Period to enroll in or change plans. If you're eligible for a Special Enrollment Period, you'll also find out if you're eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP) when you apply. We'll tell you when your coverage will start and your next steps.

You can also call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to enroll by phone. Be sure to tell the representative you think you qualify for a Special Enrollment Period. They'll verify whether you do.

**Important:** When you apply, you must attest that the information you provide on the application is true, including the facts that qualify you for a Special Enrollment Period. You may be asked to provide documents that prove your eligibility to enroll.

**Note:** If you're applying for health coverage in a state running its own Marketplace, your state may have other Special Enrollment Periods than those listed here. Visit [HealthCare.gov](https://www.healthcare.gov) to find your state's Marketplace.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

