



Understanding Special Enrollment Periods

A Special Enrollment Period may let you enroll in health coverage outside of the annual Open Enrollment Period, or during Open Enrollment for an earlier coverage start date. You may qualify for a Special Enrollment Period through the Health Insurance Marketplace in these situations:

Situation

Details

1. Loss of qualifying health coverage

You (or anyone in your household) lost qualifying health coverage (or “minimum essential coverage”). Some examples of qualifying coverage include:

- Coverage through a job, or through another person’s job. This also applies if you’re now eligible for help paying for Marketplace coverage because your employer stopped offering coverage or the coverage is no longer considered qualifying coverage, and you’re allowed to end employer coverage.
- Medicaid or Children’s Health Insurance Program (CHIP) coverage (including pregnancy-related coverage and medically needy coverage).
- Medicare.
- Individual health coverage that ended after a decrease in household income that makes someone newly eligible for savings on a Marketplace plan.
- Individual or group health plan coverage that ends during the year.
- Coverage under your parent’s health plan (if you’re on it). If you turn 26 and lose coverage, you can qualify for this Special Enrollment Period.

More information

Available in advance:

You may report a loss of qualifying health coverage up to 60 days before the loss of coverage.

Special Enrollment Period confirmation:

If you’re enrolling in Marketplace coverage for the first time, you may need to submit documents to confirm that you qualify for this Special Enrollment Period due to a loss of coverage.

2. Change in household size

You (or anyone in your household):

- Got married
- Had a baby, adopted a child, or placed a child for foster care
- Gained or became a dependent due to a child support or other court order

Note: If you gained or became a dependent due to marriage, one spouse must have also had qualifying health coverage for one or more days in the 60 days prior to the marriage. This doesn’t apply if the spouse:

- Was living in a foreign country or a U.S. territory for one or more days in the 60 days prior to the marriage.
- Is a member of a federally recognized tribe or a shareholder in an Alaska Native Corporation.
- Lived for one or more days during the 60 days before their move or during their most recent enrollment period in a service area where they couldn’t get qualifying health coverage through the Marketplace.

More information

Special Enrollment Period confirmation:

If you’re enrolling in Marketplace coverage for the first time, you may need to submit documents to prove you qualify for a Special Enrollment Period due to a marriage or due to an adoption, foster care placement, or child support or other court order.

Situation

Details

3. Change in primary place of living

You (or anyone in your household) had a change in your primary place of living and gain access to new Marketplace health plans. Household moves that qualify you for a Special Enrollment Period include:

- Moving to a new home in a new ZIP code or county
- Moving to the U.S. from a foreign country or U.S. territory
- Moving to or from the place you attend school
- Moving to or from the place of your seasonal employment
- Moving to or from a shelter or other transitional housing

Note: You qualify only if you had qualifying health coverage for one or more days in the 60 days prior to your move. This doesn't apply if:

- You were living in a foreign country or a U.S. territory for one or more days in the 60 days prior to the move.
- You're a member of a federally recognized tribe or a shareholder in an Alaska Native Corporation.
- You lived for one or more days during the 60 days before your move or during your most recent enrollment period in a service area where you couldn't get qualifying health coverage through the Marketplace.

Moving only for medical treatment or staying somewhere for vacation doesn't qualify you for a Special Enrollment Period.

More information

Special Enrollment Period confirmation:

If you're enrolling in Marketplace coverage for the first time, you may need to submit documents to confirm that you qualify for this Special Enrollment Period due to a change in primary place of living.

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

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, like copayments.
- 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 a Alaska Native Claim Settlement Act (ANCSA) Corporation shareholder (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/or experience a change in income and you were previously both of these:
 - Ineligible for Medicaid coverage because you lived in a state that hadn't expanded Medicaid.
 - Ineligible for help paying for coverage because your household income was below 100% of the Federal Poverty Level (FPL).

Situation

Details

5. Enrollment or plan error

You (or anyone in your household):

- Weren't enrolled in a plan or were enrolled in the wrong plan because of:
 - Misinformation, misrepresentation, misconduct, or inaction of someone working in an official capacity to help you enroll (like an insurance company, Navigator, certified application counselor, agent or broker).
 - A technical error or other Marketplace-related enrollment delay.
 - Wrong plan data (like benefit or cost-sharing information) displayed on HealthCare.gov at the time that you chose your health plan.
- Can prove your Marketplace plan violated a material provision of its contract.

6. Other situations

You (or anyone in your household):

- Applied through the Marketplace for Medicaid or Children's Health Insurance Program (CHIP) coverage during Open Enrollment, or after a qualifying event, and your state Medicaid or CHIP agency determined you (or anyone in your household) weren't eligible after Open Enrollment ended, or more than 60 days had passed since your qualifying event.
- 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.
- Submitted documents requested by the Marketplace to confirm your eligibility, but your coverage had already ended.
- 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.
- Are an AmeriCorps service member starting or ending AmeriCorps service.
- Can show you had an exceptional circumstance that kept you from enrolling in coverage, like being incapacitated, being a victim of a natural disaster, or being impacted by another type of national or local emergency or disaster during an Open Enrollment Period or another Special Enrollment Period qualifying event.
- Have newly-gained access to an individual coverage Health Reimbursement Account (HRA), or are being provided a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA).

More information

Special Enrollment Period confirmation:

If you're enrolling in Marketplace coverage for the first time, you may need to submit documents to confirm you qualify for a Special Enrollment Period due to denial of Medicaid or CHIP coverage.

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

Visit [HealthCare.gov/screener](https://www.healthcare.gov/screener) and answer a few questions to find out if you qualify for a Special Enrollment Period to enroll in or change plans. 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 to enroll by phone (TTY users can call 1-855-889-4325). 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.

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

What if the Marketplace needs documents to confirm my Special Enrollment Period?

After you submit your application for new Marketplace enrollment, you may be asked to send documents to confirm the events that make you eligible for a Special Enrollment Period. You'll get this request on your eligibility results screen and in a notice you can download or get in the mail.

It's best to pick a plan first. Then, before you can start using your coverage, you must either upload your documents online or mail copies (don't send originals). After you pick a plan, you have 30 days to send acceptable documents.

Your coverage start date is based on when you pick a plan. But you can't use your coverage until your documents confirm your eligibility for a Special Enrollment Period, then make your first premium payment.

If your eligibility results don't say you need to provide documents, you don't have to. Simply pick a plan and enroll. For more information, visit [HealthCare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/confirm-special-enrollment-period).

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](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 can call 1-855-889-4325.

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