

# SPECIAL ENROLLMENT PERIODS

## Individual Eligibility — On-Exchange Only

For individual health insurance, a Special Enrollment Period (SEP) is a time outside the yearly Open Enrollment Period when you can sign up for health insurance. You qualify for a SEP if you've had a certain life event. If you qualify for a SEP, you usually have up to 60 days following the event to enroll in a plan. If you miss that window, you must wait until the next Open Enrollment Period or you become eligible for an additional SEP to apply.

To apply for a SEP through the Marketplace, go to [healthcare.gov](https://healthcare.gov) or call the Marketplace at **800-318-2596**.

**Important: You may have to verify your information.** When you apply, you must attest that the information you provide on the Marketplace application is true, including the facts that qualify you for a SEP. You may be required to submit documents that confirm your eligibility to enroll based on the life event you experience. The Marketplace will tell you what documents are acceptable to verify your eligibility for the SEP and how to submit them. If you do not submit the required documentation within the given timeframe, your plan selection may be canceled.

The coverage effective date will be determined by the Marketplace.



Some qualifying events include:	
<b>CHANGES IN HOUSEHOLD SIZE</b>	<ul style="list-style-type: none"><li>▪ Got married</li><li>▪ Had a baby</li><li>▪ Gained/became a dependent through adoption, placement for adoption or foster care, or court order</li><li>▪ Got divorced or legally separated and lost health insurance</li><li>▪ Death</li></ul>
<b>CHANGES IN RESIDENCE OR INCOME</b>	<ul style="list-style-type: none"><li>▪ Permanent change in your primary place of living</li><li>▪ Become eligible for APTC with income less than 150% FPL</li><li>▪ Had a change in income or household size</li></ul>
<b>CHANGE IN STATUS</b>	<ul style="list-style-type: none"><li>▪ Lost minimum essential coverage</li><li>▪ Denied Medicaid or CHIP</li><li>▪ Gained citizenship or lawful presence in the U.S.</li><li>▪ Released from incarceration (detention, jail, or prison)</li></ul>
<b>OTHER QUALIFYING EVENTS</b>	<ul style="list-style-type: none"><li>▪ End of non-calendar year plan</li><li>▪ System errors related to immigration status</li><li>▪ Technical issues through the Marketplace</li><li>▪ Employer offered to help with the cost of coverage (through an ICHRA or QSEHRA)</li><li>▪ Gain membership of an American Indian or Alaska Native tribe</li><li>▪ Untimely notice of triggering event from employer</li><li>▪ Cessation of contributions from former employer or government entity for COBRA continuation coverage</li></ul>