

Special Enrollment Periods:

Times and Opportunities Outside Open Enrollment To Obtain Insurance

Life Changes

- Changes in household
- Changes in residence
- Loss of health coverage
- Others

Changes in household

- Got married
 - <https://www.kff.org/faqs/faqs-health-insurance-marketplace-and-the-aca/how-does-the-marriage-special-enrollment-period-work/>
- Had a baby, adopted a child or placed a child in foster care
- Got divorced or legally separated and lost health insurance
 - Losing health insurance triggers an SEP
- A death of tax household member on the plan



Changes in Residence

- Move to a new zip code county
- Move to the U.S. from a foreign country or U.S. territory
- To or from:
 - Student - where one attends school
 - Seasonal home and/or place of work
 - Shelter or transitional housing

Loss of Health Insurance

- Job based coverage
- Individual coverage
- Denied eligibility for Medicaid/CHIP
- Medicare eligibility
- Coverage on a family member's plan

Additional Qualifying Changes

- Gaining membership in a federally recognized tribe or as an Alaska Native Claims Settlement Act Corporation shareholder
- Gaining U.S. citizenship
- Officially released from incarceration
- Beginning or ending service in AmeriCorp, VISTA, or NCCC

Other Qualifying SEPs

- Lawfully present immigrants not eligible for Medicaid and below 150% FPL <https://www.healthcare.gov/immigrants/lawfully-present-immigrants/>
- 150% FPL SEP <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/150FPLSEPTATIPSHEET>
 - Inflation Reduction Act of 2022
 - Time limited through 2025
 - Monthly SEP for eligible consumer whose projected income is 100-150% of FPL
 - Submission of a new application or update of an existing application
- Changes in household due to domestic violence or spousal abuse

Other Qualifying Circumstances and Additional Information

- If a consumer was affected by the Covid-19 national emergency, consult the Marketplace for potential SEP eligibility
- Most SEPs are 60 days before and/or after the event
- Most submitted plans begin the next calendar month