

Special Enrollment Periods for the Health Insurance Marketplace

A Special Enrollment Period may allow you to enroll in a Marketplace plan outside of the annual Open Enrollment Period if you experience a qualifying event. You may qualify for a Special Enrollment Period in these situations:

Situation	Details
1. Loss of qualifying health coverage	<p>You may qualify for a Special Enrollment Period if you (or anyone in your household) lost qualifying health coverage. Some examples of qualifying coverage include:</p> <ul style="list-style-type: none">• Coverage through a job, or through another person's job.<ul style="list-style-type: none">» 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.• Medicaid or Children's Health Insurance Program (CHIP) coverage (including pregnancy-related coverage and medically needy coverage).• Medicare.• 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 or the maximum dependent age allowed in your state and lose coverage, you can qualify for this Special Enrollment Period. <p>Note: This Special Enrollment Period doesn't include loss of coverage because you didn't pay your premiums.</p>
2. Change in household size	<p>You may qualify for a Special Enrollment Period if you (or anyone in your household):</p> <ul style="list-style-type: none">• Got married.• Had a baby, adopted a child, or placed a child for foster care.• Got divorced, legally separated, or had a death in the family and lost health coverage.• Gained or became a dependent due to a child support or other court order.

Situation	Details
<p>3. Change in primary place of living</p>	<p>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 qualified health plans as a result. This includes:</p> <ul style="list-style-type: none"> • Moving to a new home in a new ZIP code or county. • Moving to the U.S. from a foreign country or United States territory. • A student moving to or from the place he or she attends school. • A seasonal worker moving to or from the place he or she lives and works. • Moving to or from a shelter or other transitional housing. <p>Note: Starting July 2016, you must prove you had qualifying health coverage for one or more days in the 60 days before your move, unless you're moving from a foreign country or United States territory. Also, moving only for medical treatment or staying somewhere for vacation doesn't qualify you for a Special Enrollment Period.</p>
<p>4. Change in eligibility for Marketplace coverage or help paying for coverage</p>	<p>You may qualify for a Special Enrollment Period if you (or anyone in your household):</p> <ul style="list-style-type: none"> • Are enrolled in Marketplace coverage and report a change that makes you: <ul style="list-style-type: none"> » Newly eligible for help paying for coverage. » 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 U.S. citizen, U.S. 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 (you can change plans once per month). • Become newly eligible for help paying for Marketplace coverage because you had a change in household income or moved to a different state and you were previously both of these: <ul style="list-style-type: none"> » 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).

Situation	Details
5. Enrollment or plan error	<p>Although these are less common, you may qualify for a Special Enrollment Period if you (or anyone in your household):</p> <ul style="list-style-type: none"> • Weren't enrolled in a plan or were enrolled in the wrong plan because of: <ul style="list-style-type: none"> » 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 another Marketplace-related enrollment delay. » The wrong plan data (like benefit or cost-sharing information) was displayed on HealthCare.gov at the time that you selected your health plan. • Can demonstrate your Marketplace plan has violated a key part (called a "material provision") of its contract.
6. Other qualifying changes	<p>You may qualify for a Special Enrollment Period if you (or anyone in your household):</p> <ul style="list-style-type: none"> • Applied for Medicaid or Children's Health Insurance Program (CHIP) coverage during the Marketplace Open Enrollment Period, or after a qualifying life event, and your state Medicaid or CHIP agency determined you or they weren't eligible. • Are a victim of domestic abuse or spousal abandonment and want to enroll in a health plan separate from your abuser or abandoner. • 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 or a victim of a natural disaster.

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. When you apply, you'll also find out if you are or may be eligible for coverage through Medicaid or CHIP. 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.

