

Special Enrollment Periods (SEP)

Life changes: Your health insurance can change too
Special Enrollment Periods help you get covered and stay covered, no matter what life throws at you.

What is a Special Enrollment Period (SEP)?

The time, outside of Open Enrollment, when someone can enroll in or switch Marketplace health plans. A special enrollment period (SEP) can occur at any time during the year. You can qualify for an SEP by experiencing a qualifying life event.

When can you get a Special Enrollment Period?

An SEP lasts for 60 days, starting from the date of the qualifying life event. If you do not enroll in health insurance during those 60 days, you will have to wait to enroll until the next open enrollment period.

Do I qualify for a Special Enrollment Period?

If you have experienced any of the following life events, you may qualify for a Special Enrollment Period (SEP):

- Adoption or fostering a child
- Birth of a child
- Marriage
- Divorce
- Moved to another state or a place outside of your plan's coverage area
- Loss of coverage (from loss of job for any reason)
- Loss of Medicaid / PeachCare eligibility
- COBRA coverage has ended
- Turned 26 years of age
- Became a U.S. citizen or legal resident
- Got out of prison
- You are earning more money, you have fewer people in your house, or other change that ends a previously granted hardship exemption

You qualify for a special enrollment period!

You can enroll at [healthcare.gov](https://www.healthcare.gov), by calling 1-800-318-2596, or with free, in person help. Or contact your local office. Their information is listed in the box to the right.

What if I do not qualify for an SEP

If you have not experienced one of the listed life events, you do not qualify for a special enrollment period right now. If things change for you later, check back here or at [healthcare.gov](https://www.healthcare.gov) to see if you qualify.

Special situations may allow you to qualify for a Special Enrollment Period

Sometimes you can qualify for an SEP because of something other than a qualifying life event. You can qualify for an SEP if the Marketplace agrees that:

- You were enrolled (or not enrolled) because of an error by the Marketplace or by enrollment assisters
- A non-Marketplace enrollment assister (like a navigator, insurance broker, or certified application counselor) committed wrongdoing that resulted in either:
 - 1) not being enrolled,
 - 2) not being enrolled in the plan that you selected, or
 - 3) not receiving the financial assistance (tax credits or cost-sharing reductions) that you are eligible for.
- The insurance plan significantly violated their contract.
- Hardship situations, such as domestic violence, medical emergencies, or other hardships that prevented you from enrolling.

These events will NOT allow you to qualify for a Special Enrollment Period

- Choosing to end your current health coverage
- Losing eligibility for coverage when not enrolled in it (i.e. losing your job, but you weren't enrolled in your employer's health plan)
- Becoming newly eligible for Marketplace financial assistance, UNLESS
 - you were already enrolled in Marketplace coverage; OR
 - you have had an increase in income that makes you newly eligible for financial assistance
- You lost your insurance coverage because you did not pay your premiums or committed fraud
- Divorce or death of a family member that does not result in a loss of coverage

If you qualify for a Special Enrollment Period

Remember that SEPs only last for 60 days after your qualifying life event. If you do not enroll within that time period, you will have to wait until the next open enrollment period. Enroll now!

- Online at www.healthcare.gov
- By phone at **1 (800) 318-2596**
- You can get free in-person help by going to localhelp.healthcare.gov, or contact