

# Special Enrollment Periods Fact Sheet

## When Can People Enroll in Private Health Insurance Outside of Open Enrollment?

**Are you helping Ryan White HIV/AIDS Program (RWHAP) clients enroll in new health coverage options? If so, use this factsheet to:**

- Help clients know that there are certain “life events” or “special circumstances” that allow people to enroll in, or change private health insurance outside the open enrollment periods.
- Help clients understand what these life events or special circumstances are.

### What is a Special Enrollment Period (SEP)?

A person can usually only sign up for or change their private health insurance during an open enrollment period. A Special Enrollment Period (SEP) is a time outside of open enrollment when a person can enroll in or change his/her qualified health plan (QHP) offered through the health insurance Marketplace.

A SEP starts when a person has a life event or special circumstance listed below.

### Life Events

A person has 60 days from the date of a “life event” to enroll in a new health plan.

#### A change in a household by:

- Marriage
- Birth
- Adoption, or placing a child for adoption
- Placement in foster care
- Death, divorce, or legal separation from a spouse

**Note:** For the following “life events,” a person must have first had and then lost health insurance coverage to get a SEP.

#### A change in health insurance due to:

- Loss of a job, reduce work hours, or quitting a job
- A move that places a person outside the service area of his/her health insurance plan
- A change in eligibility for an employer plan or a significant change in the plan options
- An employer health plan no longer meets “affordability” and “minimum value” standards
- Loss of Medicaid or Children’s Health Insurance Plan coverage
- Loss of coverage on a parent’s plan because a person turns 26
- A health plan no longer qualifying as a QHP

- A loss of a student health plan
- The end of COBRA coverage (COBRA is the continuation of health benefits available through his/her former employer for a limited amount of time after a job loss)

#### A person experiences:

- A change in immigration status by becoming a U.S. citizen or a “lawfully present” individual, which is a non-U.S. citizen who has permission to live or work in the U.S. For a full list of immigration categories that are included in the definition of “lawfully present” individuals for ACA eligibility, please see: <http://www.nilc.org/document.html?id=809>.
- An increase in income, a reduction in household size, or other change that ends a hardship exemption granted by the Marketplace
- A change in income or household status that makes a person qualified or unqualified for advance premium tax credits (APTCs) or cost-sharing reductions (CSRs)
- The ending of his/her health insurance plan – which gives any retiree, employee, or dependent already covered by the employer plan an SEP starting 30 days before the employer plan-year ends
- Release from incarceration

See next page for “Special Circumstances” →

## Special Circumstances

### A person will also get a SEP if the Marketplace finds that:

- A Marketplace or an enrollment assister error, misrepresentation, or inaction resulted in a person's enrollment or failure to be enrolled
- A navigator, insurance broker, or certified application counselor (CAC) committed misconduct that resulted in a person either not being enrolled; not being enrolled in the QHP that the person selected; or not receiving help paying for health insurance that the person qualified for
- The QHP significantly violated its contract with a person
- The person experienced exceptional circumstances, such as domestic violence, medical emergencies, or other hardships that prevented enrollment

A person who loses his/her health coverage does **not** get a SEP if:

- The person did not pay premiums (monthly cost).
- The person's most recent health coverage did not meet the minimum essential coverage (MEC) standards.
- The person committed insurance fraud (but not a mistake) on his or her application.

*Adapted from Community Catalyst: Life Events that Create a Special Enrollment Period.*

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