

Special Enrollment Periods

Qualifying Life Events

There are 4 types of qualifying life events that may entitle you to a Special Enrollment Period, allowing you to enroll in a health insurance plan outside the Open Enrollment Period.

Loss of Health Coverage

You could be entitled to a Special Enrollment Period if:

- You are losing your existing health coverage (including job-based, individual, and student plans)
- You lose eligibility for Medicare, Medicaid, or CHIP
- You turn 26 and lose coverage through your parent's plans

Change in Household

Certain changes in your household can make you eligible for a Special Enrollment Period such as:

- Getting married or divorced
- Having a baby or adopting a child
- A death in the family

Changes in Residence

Changes in residence can make you eligible for a Special Enrollment Period if you:

- Move to a different zip code or county
- Move to or from the place you attend school if you are a student
- Are a seasonal worker moving to and from the place they live and work
- Move to or from a shelter or other transitional housing

Other Qualifying Events

You may be entitled to a Special Enrollment Period through other qualifying events like:

- A change in your income that affects the coverage you qualify for
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Becoming a U.S. citizen
- Being released from jail or prison
- Starting or ending service with AmeriCorps

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