Special Enrollment Periods

Outside of Open Enrollment, you can only enroll in or change Marketplace plans if you qualify for a Special Enrollment Period based on certain life changes or your estimated household income. Check if you qualify.

Life changes
Special Enrollment Period details vary based on the life change:

Changes in household

You may qualify for a Special Enrollment Period if in the past 60 days you or anyone in your household:

- **Got married.** Pick a plan by the last day of the month and your coverage can start the first day of the next month.
- **Had a baby, adopted a child, or placed a child for foster care.** Your coverage can start the day of the event — even if you enroll in the plan up to 60 days afterward.
- **Got divorced or legally separated and lost health insurance.** Divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period.
- **Died.** You'll qualify for a Special Enrollment Period if someone on your Marketplace plan dies which causes you to lose your current health plan.

Changes in residence

You may qualify for a Special Enrollment Period if you move to:

- A new home in a new ZIP code or county
- The U.S. from a foreign country or United States territory

Or, move to or from the:

- Place you attend school (if you're a student)
- Place you both live and work (if you're a seasonal worker)
- Shelter or other transitional housing

Moving only for medical treatment or staying somewhere for vacation doesn't qualify you for a Special Enrollment Period. You must prove you had qualifying health coverage for one or more days during the 60 days before your move. You don't need to provide proof if you're moving from a foreign country or United States territory.

Loss of health coverage

You may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage **in the past 60 days** OR **expects to lose coverage in the next 60 days**. (If you lost Medicaid or Children's Health Insurance Program (CHIP) coverage in the past 90 days, you may qualify for a Special Enrollment Period.)
Select the type of coverage you lost for Special Enrollment Period details:

Job-based coverage
You may qualify for a Special Enrollment Period if you lose health coverage through your employer or the employer of a family member, including if you lose health coverage through a parent or guardian because you're no longer a dependent.

Notice: If you choose to drop coverage you have as a dependent, that alone **doesn't** qualify you for a Special Enrollment Period. You must also have a decrease in household income or a change in your previous coverage that made you eligible for savings on a Marketplace plan.

Individual health coverage

You may qualify for a Special Enrollment Period if you lose individual health coverage, including if:

- Your individual plan or your Marketplace plan is discontinued (no longer exists).
- You lose eligibility for a student health plan.
- You lose eligibility for a plan because you no longer live in the plan's service area.
- Your individual or group health plan coverage year is ending in the middle of the calendar year, and you choose not to renew it.
- Your household income decreased, and now you qualify for savings on a Marketplace plan.

Notice:

You won't qualify for a Special Enrollment Period if you lost coverage because you didn't provide required documents. Get details about sending documents.

Medicaid or Children's Health Insurance Program (CHIP) coverage (or were denied Medicaid/CHIP)

You may qualify if you lose or were denied Medicaid or CHIP coverage because:

- You're no longer eligible, like if you had a change in household income that makes you ineligible for Medicaid.
- Your child ages out of CHIP.
- You applied for Medicaid/CHIP or Marketplace coverage during Open Enrollment or with a different Special Enrollment Period and were told you might be eligible for Medicaid/CHIP. But, when your state agency told you that you weren't eligible, Open Enrollment or your Special Enrollment Period had already ended.

Eligibility for Medicare

You may qualify for a Special Enrollment Period if you lose premium-free Medicare Part A.

You **don't** qualify for a Special Enrollment Period if you lose:

- Medicare Part A because you didn't pay your Medicare premium.
- Medicare Parts B or D only.

Coverage through a family member

You may qualify for a Special Enrollment Period if you lose qualifying health coverage you had through a parent, spouse, or other family member. This might happen if you lose health coverage because:

- You turn 26 (or the maximum dependent age allowed in your state) and can no longer be on a parent's plan. Get details when you turn 26.
- A family member loses health coverage or coverage for their dependents.
- Of a divorce or legal separation.
- Of the death of a family member.
- You're no longer a dependent.

You won't qualify for a Special Enrollment Period if you chose to drop the coverage you have as a dependent, unless you also had a decrease in household income or a change in your previous coverage that makes you qualify for savings on a Marketplace plan.

An employer offer to help with the cost of coverage

You may qualify for a Special Enrollment Period to enroll in Marketplace coverage if you (or anyone in your household) were offered an individual coverage Health Reimbursement Arrangement (HRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) **in the past 60 days** OR expect to **in the next 60 days**. Your employer may refer to an individual coverage HRA by a different name, like "ICHRA." Get details about offers for individual coverage HRAs and Qualified Small Employer HRAs. If you qualify, contact the Marketplace Call Center to complete your enrollment. You can't do this online.

More qualifying changes

Other situations that may qualify you for a Special Enrollment Period:

- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Becoming a U.S. citizen
- Leaving incarceration
- Starting or ending service as an AmeriCorps State and National, VISTA, or National Civilian Community Corps (NCCC) member
- Being affected by an unexpected and uncontrollable event or natural disaster (like an earthquake, massive flooding, or a hurricane)

View other Special Enrollment Periods.

Notice:

You may have to submit documents

When you apply, you must attest (agree) that the information you provide on the application is true, including the facts that qualify you for a Special Enrollment Period. You may have to submit documents that confirm your life event.

More answers

What if I'm turned down for a Special Enrollment Period, but I think I qualify?

You can appeal the decision. Learn how to file an appeal.

https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/