

# KNOW YOUR BENEFITS.

From

## Special Enrollment Periods for the Marketplace

If you need health coverage and want to enroll in a Marketplace plan, you typically have to do so during the annual open enrollment period. For 2014 coverage, the open enrollment period ended on March 31, 2014. The open enrollment period for 2015 coverage will run Nov. 15, 2014, through Feb. 15, 2015.

If you don't have health coverage and you are outside the open enrollment period, you may be able to take advantage of a special enrollment period for qualified health plans on the Marketplace. Special enrollment periods are available only if you meet certain requirements. However, if you qualify for Medicaid or the Children's Health Insurance Program (CHIP), you can enroll in those programs at any time of the year—you can begin an application at [HealthCare.gov](http://HealthCare.gov) and it will let you know whether you qualify and what you need to do to enroll.

If you do not have minimum essential health coverage, you may have to pay a fee unless you qualify for an exemption. For information on exemptions from the penalty, visit [www.healthcare.gov/exemptions](http://www.healthcare.gov/exemptions).

### **Qualifying Life Events**

If you experience a qualifying life event, you are eligible to enroll during the special enrollment period. You usually have up to 60 days from the date of the qualifying event to enroll in a new plan. Qualifying life events include the situations described below.

#### **1. Your personal circumstances change, including:**

- Marriage
- Birth of a child
- Adoption or placement of child for adoption or foster care
- Gaining citizenship

Even though open enrollment is closed for the year, certain qualifying life events may make you eligible for a special enrollment period for Marketplace coverage.

- Moving residence
- Leaving incarceration

#### **2. You experience an involuntary coverage change, which may include:**

- Losing health insurance due to situations such as job-based coverage ending, divorce, aging off a parent's plan or end of an individual plan year in 2014—however, voluntarily giving up coverage, or losing coverage that is not minimum essential coverage, will NOT qualify you for special enrollment
- Losing eligibility for Medicaid or CHIP
- Becoming eligible for COBRA or having COBRA coverage expire (voluntarily dropping COBRA coverage is not a qualifying event, and you would usually have to wait until the coverage would have been exhausted in order to qualify

## Special Enrollment Periods for the Marketplace

for special enrollment; however, see below for a special rule for COBRA enrollees)

Marketplace call center at 1-800-318-2596 in order to start the application process.

**3. You gain status as a member of an American Indian tribe**—members of federally recognized American Indian tribes can sign up for or change plans once a month throughout the year.

**4.** For individuals already enrolled in Marketplace coverage, **a change in income or household status that affects eligibility for premium tax credits or cost-sharing reductions** can make you eligible to elect a change in coverage.

### **Enrollment During Special Enrollment Periods**

If you think you qualify for a special enrollment period, HealthCare.gov recommends that you complete a Marketplace application, which will guide you through the enrollment process if you are eligible.

### **Special Rule for COBRA Enrollees**

Due to possible confusion regarding Marketplace enrollment options for individuals eligible for COBRA, the Department of Health and Human Services (HHS) announced on May 2, 2014, that COBRA enrollees will have an additional special enrollment period available to them.

Individuals who currently have COBRA coverage and want to instead enroll in a Marketplace health plan may do so through July 1, 2014. If you wish to take advantage of this special enrollment period, contact the



**KNOW  
YOUR  
BENEFITS.**