

Special Enrollment Period Reference Chart

A Guide to Special Enrollment Period Triggers and Timing

The Marketplace open enrollment period is the time each year when people can newly enroll in a plan or change to a different plan through the Marketplace (also known as the exchange). But certain events that occur during the year can trigger a special enrollment period (SEP), when a person may be able to newly enroll in a Marketplace plan or change to a different plan outside of the open enrollment period.

This chart lists the various events that can trigger an SEP in the Marketplace, the timing for when people can access these SEPs, and when coverage through a particular SEP becomes effective. In using this chart, it's important to note the following:

- The events in the chart that trigger SEPs apply in all states regardless of whether the state's Marketplace is operated by the federal government or the state itself. The chart lays out all the SEPs available under the Affordable Care Act (ACA), but focuses on how SEPs are implemented in states that have a Federally-Facilitated Marketplace (FFM) or rely on the Healthcare.gov platform. State-Based Marketplaces (SBMs) may have additional special enrollment opportunities not listed in the chart, and in general, states can establish their own rules as long as they are more protective of consumers.
- Although the chart focuses on Marketplace coverage, most of the events listed in the chart also trigger an SEP in the individual health insurance market outside of the Marketplace. The exceptions are those related to immigration status, incarceration, American Indian and Alaska Natives (AI/AN), plan display errors, resolution of data-matching issues, and exceptional circumstances.
- Many SEPs are triggered when either an individual or a member of the individual's family experiences a qualifying event. The chart outlines which SEPs can also be triggered by a member of an individual's family, which will generally trigger an SEP for all members of the household who qualify as dependents for SEP purposes, and which SEPs can only be triggered by a qualified individual and/or someone currently enrolled in Marketplace coverage.
- Consumers attest that information they provide in their applications about their eligibility for a SEP is true. A **pre-enrollment verification process** began in June 2017 that requires many people newly enrolling in Marketplace coverage in states using Healthcare.gov submit proof of the event that triggers certain SEPs before their coverage becomes effective. People can pick a plan prior to submitting proof, but their enrollment is "pending" until SEP eligibility is verified. Once eligibility is verified, the person must pay the first month's premium and coverage will generally be effective based on when the person selected his or her plan. Note that a person cannot pay the first month's premium until eligibility for the SEP is verified. The process currently applies to SEPs related to loss of other coverage, a permanent move, marriage, adoption and placement in foster care, and denial of Medicaid or the Children's Health Insurance Program (CHIP). At this time, federal rules require pre-enrollment verification only in states using the Healthcare.gov platform. People in SBMs should check with the Marketplace in their state for information about its SEP verification procedures. For more information, see Healthcare.gov [Confirming a Special Enrollment Period](#).
- Beginning in 2019, plan selection limitations on the use of SEPs for people currently enrolled in a Marketplace plan will begin to take effect in states using Healthcare.gov. These restrictions will not apply to all SEPs and will not apply in the individual market outside of the Marketplace. States with State-Based Marketplaces may take longer to implement these restrictions. More information about these restrictions will be included in future updates of this reference chart.

Key Terms for SEP Reference Chart

QUALIFIED INDIVIDUAL: A person who meets the criteria to enroll through the Marketplace — specifically a person who is not incarcerated, has a lawfully present immigration status, and resides in the state where the Marketplace operates — including individuals who are already enrolled in a qualified health plan (QHP) through the Marketplace. (A qualified individual does not have to be the application filer.)

DEPENDENT (for SEP purposes): A person eligible to enroll in a health plan with a qualified individual under the terms of the health plan. This can include a spouse, child, or other family member, and does not necessarily have to be a tax dependent.

ENROLLEE: Someone enrolled in a qualified health plan.

QUALIFIED HEALTH PLAN (QHP): A plan offered in the individual market that is certified by the Marketplace and meets certain benefit and cost-sharing standards established under the ACA. All plans sold in the Marketplace are QHPs.

MINIMUM ESSENTIAL COVERAGE (MEC): Any health coverage that meets certain benefit and cost-sharing standards and satisfies the requirement that people maintain health coverage or pay a penalty. Most insurance, such as coverage provided by employers, Medicare, and most Medicaid, is MEC and all QHPs are MEC. For more information, see the Beyond the Basics' [MEC Reference Chart](#).

REQUIREMENT OF PRIOR COVERAGE: Eligibility for certain SEPs require that the person experiencing a qualifying event be enrolled in MEC prior to the qualifying event in order to trigger the SEP. Some SEPs require that the person be enrolled in MEC for at least one day in the 60 days prior to the qualifying event in order to be eligible for the SEP. Other SEPs are only triggered by people currently enrolled in a QHP. Not every SEP has a requirement of prior coverage, and the chart outlines the specific prior coverage requirements, if any, for each SEP.

ADVANCE AVAILABILITY: For certain qualifying events, an individual who is eligible to enroll in or change plans through an SEP is allowed 60 days prior to a qualifying event to select a plan (in addition to having the usual 60 days after the qualifying event to select a plan). This can help people set up health coverage in advance when they know a change is going to occur so they don't experience a gap in coverage.

REGULAR COVERAGE EFFECTIVE DATES: For SEPs with “regular coverage effective dates,” coverage is effective the first day of the following month if a plan is selected between the 1st and 15th, or the first day of the second following month if a plan is selected between the 16th and the last day of the month.

EXCHANGE OPTION: The chart lays out all the SEPs available under the ACA, but focuses on how Healthcare.gov is implementing these rules, and notes where there is an exchange option that allows state marketplaces to vary how they implement the rules. States using Healthcare.gov cannot implement these variations. People in SBMs should check with the Marketplace in their state on whether they have implemented exchange options.

SEP GENERALLY GRANTED BY: Most SEPs are granted by answering certain questions directly on the Marketplace application, but certain SEPs can only be granted by a representative from the Marketplace Call Center or by a caseworker from the Centers for Medicare and Medicaid Services (CMS). Assistance from caseworkers can be requested through the Call Center. The chart notes whether an SEP is available through the Marketplace application in Healthcare.gov, or if the SEP needs to be granted by the Call Center or a caseworker. People in SBMs should check with the Marketplace in their state about which SEPs are available through the state's Marketplace application.

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
LOSS OF OTHER QUALIFYING COVERAGE	<p><u>LOSS OF MINIMUM ESSENTIAL COVERAGE (MEC)</u></p> <p>QUALIFIED INDIVIDUAL, ENROLLEE, OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Loses employer coverage due to, for example: <ul style="list-style-type: none"> → Loss of a job → Voluntarily quitting a job → Reduction in work hours that causes loss of eligibility for employer plan • Discontinuation of employer plan • Loses eligibility for Medicaid or CHIP • COBRA coverage expires • Non-group plan is canceled • Loses eligibility for student health plan • Loses coverage due to a divorce or legal separation • Loses coverage because no longer a dependent • Loses eligibility for coverage under a parent’s plan • Loses coverage due to a death of another person in the family • Current QHP is decertified • No longer living, working, or residing in the area of the plan • Must pay full cost of COBRA coverage due to termination of employer contributions to COBRA coverage <p>NOTES: “Loss of MEC” does not include voluntarily dropping coverage or termination by insurer due to nonpayment of premiums.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> • Losing other coverage in next 60 days • Lost other coverage in past 60 days 	<p><i>ADVANCE AVAILABILITY</i></p> <hr/> <p>Up to 60 days BEFORE loss of coverage</p> <hr/> <p>Up to 60 days AFTER loss</p>	<p>IF PLAN SELECTED BEFORE LOSS: 1st day of month following loss of previous coverage</p> <hr/> <p>IF PLAN SELECTED AFTER LOSS: 1st day of month following plan selection</p>	<p>Marketplace Application</p>
	<p><u>LOSS OF PREGNANCY-RELATED COVERAGE</u></p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Loses coverage for pregnancy-related services provided through Medicaid • Loses coverage for pregnancy-related services provided through Children’s Health Insurance Program (CHIP) “unborn child” option <p>NOTES: SEP applies regardless of whether the pregnancy-related coverage qualifies as MEC.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> • Losing pregnancy-related coverage in next 60 days • Lost pregnancy-related coverage in past 60 days 	<p><i>ADVANCE AVAILABILITY</i></p> <hr/> <p>Up to 60 days BEFORE loss of coverage</p> <hr/> <p>Up to 60 days AFTER loss</p>	<p>IF PLAN SELECTED BEFORE LOSS: 1st day of month following loss of previous coverage</p> <hr/> <p>IF PLAN SELECTED AFTER LOSS: 1st day of month following plan selection</p>	<p>Marketplace Application</p>

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
LOSS OF OTHER QUALIFYING COVERAGE (CONT.)	<p><u>LOSS OF MEDICAID FOR THE MEDICALLY NEEDY</u></p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT:</p> <ul style="list-style-type: none"> Loses Medicaid coverage for the medically needy (may be referred to as Medicaid with a “spenddown” or “share of cost” Medicaid) Loses coverage until a new spenddown amount is met, if enrolled in medically needy coverage with a spenddown <p>NOTES: SEP applies regardless of whether the medically needy coverage qualifies as MEC.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> Losing medically-needy coverage in next 60 days Lost medically-needy coverage in past 60 days 	<p><i>ADVANCE AVAILABILITY</i></p> <hr/> <p>Up to 60 days BEFORE loss of coverage</p> <hr/> <p>Up to 60 days AFTER loss</p>	<p>IF PLAN SELECTED BEFORE LOSS: 1st day of month following loss of previous coverage</p> <hr/> <p>IF PLAN SELECTED AFTER LOSS: 1st day of month following plan selection</p>	Marketplace Application
	<p><u>EXPIRATION OF NON-CALENDAR YEAR PLAN</u></p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT:</p> <ul style="list-style-type: none"> Is enrolled in a plan in the individual (non-group) or group market that comes to the end of the plan year in a month other than December <p>NOTES: SEP applies even if there is an option to renew the non-calendar year plan.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> Enrolled in non-calendar year plan that is ending its plan year 	<p><i>ADVANCE AVAILABILITY</i></p> <hr/> <p>Up to 60 days BEFORE last day of plan year</p> <hr/> <p>Up to 60 days AFTER last day of plan year</p>	<p>IF PLAN SELECTED BEFORE LAST DAY: 1st day of month following loss of previous coverage</p> <hr/> <p>IF PLAN SELECTED AFTER LAST DAY: 1st day of month following plan selection</p>	Marketplace Application
CHANGE IN HOUSEHOLD SIZE	<p><u>MARRIAGE</u></p> <p>QUALIFIED INDIVIDUAL OR ENROLLEE:</p> <ul style="list-style-type: none"> Gets married 	<p>YES: Only applies if at least one spouse:</p> <ul style="list-style-type: none"> Enrolled in MEC at least 1 day in 60 days before marriage Lived abroad at least 1 day in 60 days before marriage Is an American Indian or Alaska Native (AI/AN) Lived in a service area with no QHPs sold in Marketplace during most recent available enrollment period or during prior 60 days 	Up to 60 days AFTER marriage	1st day of month following plan selection	Marketplace Application

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
CHANGE IN HOUSEHOLD SIZE (CONT.)	<p>BIRTH, ADOPTION, PLACEMENT FOR ADOPTION OR FOSTER CARE, OR COURT ORDER</p> <p>QUALIFIED INDIVIDUAL OR ENROLLEE:</p> <ul style="list-style-type: none"> • Has a baby (including parents not physically giving birth) • Adopts a child, or is adopted • Gains or becomes a dependent through placement for foster care • Gains or becomes a dependent through a child support order or other court order 	NO	Up to 60 days AFTER birth, adoption, placement, or court order	Date of birth, adoption or placement, or effective date of court order; OR 1st day of month following plan selection	Marketplace Application
	<p>EXCHANGE OPTION (NOT AVAILABLE IN FFM)</p> <p>» DEATH</p> <p>ENROLLEE OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Dies <p>NOTES: If the enrollee dies, an SEP is triggered for the enrollee’s dependents. NOT available in FFM at this time.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> • Currently enrolled in Marketplace coverage 	Up to 60 days AFTER death	1st day of month following plan selection	n/a
	<p>EXCHANGE OPTION (NOT AVAILABLE IN FFM)</p> <p>» DIVORCE OR LEGAL SEPARATION</p> <p>ENROLLEE:</p> <ul style="list-style-type: none"> • Gets divorced or legally separated • Loses a dependent due to divorce or legal separation • Loses a dependent through a child support order or other court order <p>NOTES: NOT available in FFM at this time.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> • Currently enrolled in Marketplace coverage 	Up to 60 days AFTER divorce or legal separation	Regular coverage effective dates	n/a
CHANGE IN PRIMARY PLACE OF LIVING	<p>PERMANENT MOVE</p> <p>QUALIFIED INDIVIDUAL, ENROLLEE, OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Gains access to new QHPs as a result of a permanent move due to, for example: <ul style="list-style-type: none"> → Moving within the same city, county, or state, as long as there is a different set of QHPs available → Moving to another state → A child or other dependent moving back to parent’s home → A student moving to or from where he or she attends school → Moving for seasonal employment, but maintaining another home elsewhere (such as a seasonal farmworker) → Moving to or from a shelter or other transitional housing • Moves permanently to the U.S. after living outside the country or in a U.S. territory <p>NOTES: A short-term or temporary move for medical treatment or vacation is not considered a permanent move (see FAQs on the permanent move).</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> • Enrolled in MEC at least 1 day in 60 days before move • Moving from abroad • An AI/AN • Lived in a service area with no QHPs sold in Marketplace during most recent available enrollment period or during prior 60 days 	Up to 60 days AFTER move	Regular coverage effective dates	Marketplace Application
			<p>EXCHANGE OPTION: ADVANCE AVAILABILITY (NOT AVAILABLE IN FFM)</p> <p>Up to 60 days BEFORE move</p>	IF PLAN SELECTED BEFORE MOVE: 1st day of month following move	

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
CHANGE IN ELIGIBILITY FOR FINANCIAL HELP	<p><u>NEWLY ELIGIBLE OR INELIGIBLE FOR PREMIUM TAX CREDITS (PTC)</u></p> <p>ENROLLEE OR A DEPENDENT ENROLLED IN SAME QHP:</p> <ul style="list-style-type: none"> Experiences a change in income or household size that makes household newly eligible or ineligible for PTC 	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> Currently enrolled in Marketplace coverage 	Up to 60 days AFTER eligibility determination	Regular coverage effective dates	Marketplace Application
	<p><u>CHANGE IN COST-SHARING REDUCTION (CSR) ELIGIBILITY</u></p> <p>ENROLLEE OR A DEPENDENT ENROLLED IN SAME QHP:</p> <ul style="list-style-type: none"> Experiences a change in income or household size that changes eligibility for cost-sharing reductions <p>NOTES: Change in eligibility includes moving between CSR levels and losing or gaining eligibility for CSRs.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> Currently enrolled in Marketplace coverage 	Up to 60 days AFTER eligibility determination	Regular coverage effective dates	Marketplace Application
	<p><u>CURRENT EMPLOYER PLAN NO LONGER CONSIDERED QUALIFYING EMPLOYER COVERAGE</u></p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT ENROLLED IN EMPLOYER PLAN:</p> <ul style="list-style-type: none"> Becomes newly eligible for PTC due to a change in employer-sponsored plan resulting in the plan no longer being considered qualifying coverage (i.e. the plan changes benefits so it longer qualifies as adequate coverage, or the cost of employee coverage is no longer considered affordable). Examples include: <ul style="list-style-type: none"> → Employer plan benefits or cost-sharing protections are scaled back, causing the plan to no longer meet the “minimum value” standard → Termination of employer contributions to employee’s health coverage <p>NOTES: Need to terminate employer coverage prior to effective date of the new plan.</p>	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> Enrolled in affected employer plan 	<p><u>ADVANCE AVAILABILITY</u></p> <p>Up to 60 days BEFORE change to coverage</p> <hr/> <p>Up to 60 days AFTER change</p>	<p>IF PLAN SELECTED BEFORE CHANGE TO COVERAGE: 1st day of month following change</p> <hr/> <p>IF PLAN SELECTED AFTER CHANGE: 1st day of month following plan selection</p>	Marketplace Application
	<p><u>MOVING OUT OF THE MEDICAID COVERAGE GAP</u></p> <p>QUALIFIED INDIVIDUAL:</p> <ul style="list-style-type: none"> Was previously ineligible for Medicaid due to a state’s decision not to expand Medicaid and had income below 100% of the poverty line. And either: <ul style="list-style-type: none"> → Experiences an increase in income or a change in household size that brings household income to a level above 100% of the poverty line, making him or her newly eligible for PTC, OR → Moves to a new state (including a state that has expanded Medicaid) and becomes newly eligible for PTC <p>NOTES: SEP applies even if the individual did not previously apply for Marketplace coverage or Medicaid.</p>	NO	<p>Up to 60 days AFTER change in income or move to new state</p> <hr/> <p>EXCHANGE OPTION: ADVANCE AVAILABILITY (NOT AVAILABLE IN FFM)</p> <p>If moving to a new state, 60 days BEFORE date of move</p>	<p>Regular coverage effective dates</p> <hr/> <p>IF PLAN SELECTED BEFORE MOVE: 1st day of month following move</p>	CMS Caseworker

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
CHANGE IN ELIGIBILITY FOR FINANCIAL HELP (CONT.)	<p><u>NEWLY GAINING ELIGIBLE IMMIGRATION STATUS</u></p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT:</p> <ul style="list-style-type: none"> Becomes newly eligible for Marketplace coverage as a result of gaining a lawfully present immigration status. <p>NOTES: SEP does not apply if the individual already had an eligible immigration status. For more information, see Healthcare.gov's list of "lawfully present" immigration statuses eligible for Marketplace coverage.</p>	NO	Up to 60 days AFTER gaining status	Regular coverage effective dates	Marketplace Application
	<p><u>AMERICAN INDIAN OR ALASKA NATIVE (AI/AN)</u></p> <p>QUALIFIED INDIVIDUAL OR ENROLLEE:</p> <ul style="list-style-type: none"> Is or becomes a member of a federally-recognized Native American tribe or an Alaska Native Claims Settlement Act Corporation Shareholder <p>A DEPENDENT:</p> <ul style="list-style-type: none"> Is or becomes a dependent of someone who is an AI/AN and is enrolled or enrolling in same QHP as AI/AN 	NO	May enroll in or change QHPs one time per month	Regular coverage effective dates	Marketplace Application
	<p><u>RELEASED FROM INCARCERATION</u></p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT:</p> <ul style="list-style-type: none"> Becomes newly eligible for Marketplace coverage as a result of being released from incarceration (detention, jail, or prison) <p>NOTES: For more information on the definition of incarceration, see this FAQ on incarceration and Marketplace eligibility.</p>	NO	Up to 60 days AFTER release	Regular coverage effective dates	Marketplace Application
				EXCHANGE OPTION: ADVANCE AVAILABILITY (NOT AVAILABLE IN FFM)	
				Up to 60 days BEFORE release	IF PLAN SELECTED BEFORE RELEASE: 1st day of month following release
ENROLLMENT OR PLAN ERROR	<p><u>ERROR / MISREPRESENTATION / INACTION / MISCONDUCT</u></p> <p>QUALIFIED INDIVIDUAL, ENROLLEE, OR A DEPENDENT:</p> <ul style="list-style-type: none"> Was not enrolled in a plan, enrolled in the wrong plan, or did not receive PTC or cost-sharing reductions for which he or she was eligible due to the error, misrepresentation, misconduct or inaction by the Marketplace or HHS, its instrumentalities, or other entities providing enrollment assistance (e.g., assisters, navigators, insurers, brokers, Call Center reps) Experienced a technical error when applying for coverage that either: <ul style="list-style-type: none"> → Prevented enrollment in a plan, OR → Prevented insurer from receiving enrollment information 	NO	Up to 60 days AFTER determination of eligibility for SEP	Effective date appropriate to circumstances	Marketplace Call Center
	<p><u>PLAN OR BENEFIT DISPLAY ERROR</u></p> <p>QUALIFIED INDIVIDUAL, ENROLLEE, OR A DEPENDENT:</p> <ul style="list-style-type: none"> Experienced an error related to plan benefits, service area, or premium displayed on a Marketplace website at the time of plan selection which influenced the decision to select (or not select) a QHP 	NO	Up to 60 days AFTER determination of eligibility for SEP	Effective date appropriate to circumstances	Marketplace Call Center

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
ERROR (CONT.)	<p>HEALTH PLAN VIOLATION</p> <p>ENROLLEE OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Demonstrates to the Marketplace that QHP substantially violated a material provision of its contract 	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> • Currently enrolled in Marketplace coverage 	Up to 60 days AFTER determination of eligibility for SEP	Effective date appropriate to circumstances	CMS Caseworker
OTHER LESS COMMON CIRCUMSTANCES	<p>BEING DETERMINED INELIGIBLE FOR MEDICAID OR CHIP:</p> <p>QUALIFIED INDIVIDUAL OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Applied for Medicaid or CHIP coverage during open enrollment (or during an SEP) and the state Medicaid agency determined the individual or his or her dependent ineligible for Medicaid or CHIP after the enrollment period ended <p>NOTES: SEP applies regardless of whether applied directly through state Medicaid agency or applied through Marketplace and information was transferred to state Medicaid agency.</p>	NO	Up to 60 days AFTER being determined ineligible for Medicaid or CHIP	Effective date appropriate to circumstances	Marketplace Application (For more info, see the following Healthcare.gov links: state transfers help and updated application help)
	<p>RESOLVING A DATA-MATCHING ISSUE (DMI)</p> <p>QUALIFIED INDIVIDUAL:</p> <ul style="list-style-type: none"> • Resolves a data-matching issue after initial inconsistency period ended and the Marketplace terminated coverage • Has income under 100% FPL and did not enroll in coverage while waiting for the Marketplace to verify that the individual was eligible for PTC based on immigration status 	NO	Up to 60 days AFTER DMI is resolved	Effective date appropriate to circumstances	Marketplace Call Center
	<p>EXCEPTIONAL CIRCUMSTANCES</p> <p>QUALIFIED INDIVIDUAL, ENROLLEE, OR A DEPENDENT:</p> <ul style="list-style-type: none"> • Demonstrates to the Marketplace exceptional circumstances prevented enrollment in coverage during open enrollment, such as: <ul style="list-style-type: none"> → A serious medical condition (e.g., unexpected hospitalization or temporary cognitive disability) → A natural disaster (e.g., an earthquake, hurricane, or massive flooding) • Wins a Marketplace appeal that an incorrect eligibility determination or incorrect coverage effective date was received at the time of application • Starts or ends AmeriCorps service 	NO	Up to 60 days AFTER determination of eligibility for SEP	Effective date appropriate to circumstances	CMS Caseworker / Marketplace Call Center

TYPE	QUALIFYING EVENT	REQUIREMENT OF PRIOR COVERAGE	TIMING	COVERAGE EFFECTIVE DATES	SEP GENERALLY GRANTED BY
OTHER CIRCUMSTANCES (CONT.)	<p>SURVIVORS OF DOMESTIC VIOLENCE OR ABUSE OR SPOUSAL ABANDONMENT</p> <p>QUALIFIED INDIVIDUAL OR ENROLLEE:</p> <ul style="list-style-type: none"> Experiences domestic abuse or violence and wants to enroll in health plan separate from abuser (who could be an intimate partner, a parent, or another relative) Experiences spousal abandonment and wants to enroll in a health plan separate from spouse <p>A DEPENDENT ON THE SAME APPLICATION:</p> <ul style="list-style-type: none"> Is a dependent of a person experiencing domestic abuse or violence or spousal abandonment 	<p>YES: Only applies if:</p> <ul style="list-style-type: none"> Currently enrolled in MEC 	<p>Up to 60 days AFTER requesting SEP</p>	<p>Regular coverage effective dates</p>	<p>CMS Caseworker / Marketplace Call Center</p>

SOURCES:

- 45 CFR 155.420: Special Enrollment Periods
- HHS Notice of Benefit and Payment Parameters for 2019, April 17, 2018; www.federalregister.gov/documents/2018/04/17/2018-07355/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2019
- HHS Market Stabilization Rule, April 18, 2017; www.federalregister.gov/documents/2017/04/18/2017-07712/patient-protection-and-affordable-care-act-market-stabilization
- HHS Notice of Benefit and Payment Parameters for 2018, December 22, 2016; www.federalregister.gov/documents/2016/12/22/2016-30433/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2018
- CMS fact sheet: Special Enrollment Periods for the Health Insurance Marketplace; marketplace.cms.gov/outreach-and-education/special-enrollment-periods-available-to-consumers.pdf
- CMS FFM and FF-SHOP Enrollment Manual, Section 5: Special Enrollment Periods, July 19, 2016; www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR_FFMSHOP_Manual_080916.pdf