

Special Enrollment Periods (SEPs) to Know in the COVID-19 and Economic Crises

An SEP is an opportunity for you or your family members to enroll in coverage in the health insurance marketplace, known as HealthCare.gov, outside of the fall open enrollment period. Typically, you must act within **60 days** of a given event.

This isn't a full list of SEPs. For more complete information on SEP requirements and other types of SEPs, see our complete reference chart.

If you qualify for Medicaid, you do not need an SEP and can enroll at any time.

If you...	You may qualify for an SEP if...	To claim your SEP...
Lost your job-based coverage	<ul style="list-style-type: none"> You lost your job. You quit your job. Your hours were reduced, making you ineligible for your employer's plan. Your employer stopped offering coverage. 	Complete an application at HealthCare.gov
Can no longer afford your job-based coverage	<ul style="list-style-type: none"> Your employer stopped or reduced premium contributions for your plan, making premiums cost more than 9.78% of your projected income. Your family's income falls, making your premiums more than 9.78% of your projected income. 	Complete an application at HealthCare.gov
Were offered COBRA	<ul style="list-style-type: none"> You are still within 60 days of losing your job-based coverage, whether or not you enrolled in COBRA. 	Complete an application at HealthCare.gov
Missed an SEP deadline due to COVID-19	<ul style="list-style-type: none"> You were affected by COVID-19 and it caused you not to claim your SEP, and you live in a state with a FEMA disaster declaration (as of 10/1/20 all states have a disaster declaration). 	If you lost coverage at any point in the year, complete an application at HealthCare.gov For other SEPs or retroactive coverage, call the Marketplace call center at 800-318-2596
Were previously uninsured	<ul style="list-style-type: none"> You experienced a change such as a permanent move or the birth of a child. Losing a job without also losing coverage does not result in an SEP. 	Complete an application at HealthCare.gov
Experienced a drop in income that makes you eligible for financial assistance at HealthCare.gov	<ul style="list-style-type: none"> You were enrolled in minimum essential coverage. 	Complete an application at HealthCare.gov
You are newly eligible for financial assistance in a state that didn't expand Medicaid	<ul style="list-style-type: none"> You had an increase in income in a state that didn't expand Medicaid. 	Call the Marketplace call center at 800-318-2596