

Special Enrollment Periods to Know During the COVID-19 Pandemic

A special enrollment period (SEP) is an opportunity for a person to enroll in health coverage on HealthCare.gov, outside of the fall open enrollment period. Typically, the individual must act within 60 days of a qualifying event.

This chart includes the SEPs that are most likely to be used during the COVID-19 pandemic. This isn't a full list of all SEPs available. For a complete list of all SEPs available and information on SEP requirements, see our comprehensive reference chart.

People who are eligible for Medicaid or CHIP can enroll at any time during the year. no SEP is required.

If you...	You may qualify for an SEP if...	To claim your SEP...
Lost your job-based coverage	You lost your job or 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	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	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	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 9.9.21 all states have a disaster declaration).	If you lost coverage, complete an application at HealthCare.gov For other SEPs or retroactive coverage, call the Marketplace call center at 800-318-2596
Were previously uninsured	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	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	You had an increase in income in a state that didn't expand Medicaid.	Call the Marketplace call center at 800-318-2596