

Special Enrollment Periods to Know During the COVID-19 Pandemic

Note: The COVID-19 Public Health Emergency (PHE) declaration ended on May 11, 2023. However, unless otherwise noted, the SEPs listed below are still in effect. This chart will not be updated after August 2023, but for a full description of all marketplace SEPs, see our [SEP Reference Chart](#).

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 9.12% of your projected income. Your family's income falls, making your premiums more than 9.12% 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. This SEP is no longer in effect, as of June 9, 2023.	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