

Life changes that can qualify you for a Special Enrollment Period

Changes in household

You may qualify for a Special Enrollment Period if you or anyone in your household **in the past 60 days**:

- **Got married.** Pick a plan by the last day of the month and your coverage can start the first day of the next month.
- **Had a baby, adopted a child, or placed a child for foster care.** Your coverage can start the day of the event — even if you enroll in the plan up to 60 days afterward.
- **Got divorced or legally separated and lost health insurance.** **Note:** Divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period.
- **Died.** You'll be eligible for a Special Enrollment Period if someone on your Marketplace plan dies and as a result you're no longer eligible for your current health plan.

Changes in residence

Household moves that qualify you for a Special Enrollment Period:

- Moving to a new home in a new ZIP code or county
- Moving to the U.S. from a foreign country or United States territory
- If you're a student, moving to or from the place you attend school
- If you're a seasonal worker, moving to or from the place you both live and work
- Moving to or from a shelter or other transitional housing

Note: Moving only for medical treatment or staying somewhere for vacation doesn't qualify you for a Special Enrollment Period.

Important: You must prove you had qualifying health coverage for one or more days during the 60 days before your move. You don't need to provide proof if you're moving from a foreign country or United States territory.

Loss of health insurance

You may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage **in the past 60 days** OR expects to lose coverage **in the next 60 days**.

Coverage losses that may qualify you for a Special Enrollment Period:

- Losing job-based coverage
- Losing individual health coverage for a plan or policy you bought yourself
- Losing eligibility for Medicaid or CHIP
- Losing coverage through a family member
- Losing eligibility for Medicare

More qualifying changes

Other life circumstances that may qualify you for a Special Enrollment Period:

- Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP)
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Becoming newly eligible for Marketplace coverage because you became a U.S. citizen
- Leaving incarceration
- Starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member

IMPORTANT: You may have to verify your information

When you apply, you must attest that the information you provide on the application is true, including the facts that qualify you for a Special Enrollment Period. You may be required to provide documents that prove your eligibility to enroll based on the life event you experience.