

What are special enrollment periods?

A special enrollment period is outside open enrollment dates. During special enrollment, you can buy or make certain changes to your plan. Special enrollment is specific to you. It's triggered by what's known as a qualifying life event.

There are five types of qualifying life events:

Losing health coverage

One qualifying life event is the involuntary loss of health insurance. This can be due to job loss or a change in eligibility. It includes people who turn 26 and lose coverage under their parents' health plan. People who lose public insurance coverage are also included.

Household Changes

These include changes caused by marriage, divorce, birth, adoption, or death.

Change in address

If you had coverage and move, you may lose it and/or gain access to other plans. You'll also need to prove you had qualifying health coverage for one or more days during the 60 days before your move.

Change in income

If your income changes, you may be eligible for different plans. You also may have new access to an individual or public insurance program like Medicaid. The amount of financial assistance you can get also can change if your income does.

Other, less common changes

Less common changes that trigger special enrollment include becoming a U.S. citizen and leaving prison. Your state's health insurance marketplace will have a complete list. If you think you qualify for a special enrollment, here's what you need to know:

- Your special enrollment period will be open for 60 days from the date of your qualifying event.
- You must buy or make changes to your plan during that 60-day time period.

You'll need to submit proof of the qualifying event, along with completing an enrollment form.