

Special Enrollment Period (SEP)—List of Qualifying Events

by Paul M. League, QFP, CFP® (800.482.5347·www.LeagueFinancial.com)

Insurers and Covered CA Exchange-Marketplace offer enrollment in health insurance plans outside the standard Open Enrollment Period (“OEP”) running from November 15th to February 15th annually. To apply outside of the Open Enrollment Period an applicant must experience a Qualifying (Triggering) Event and has 60 days from the date of that event, (including the date of the actual event) to apply for coverage or make a change to an existing plan. Valid documentation will be required to be submitted for all Special Enrollment Qualifying events—see list of qualifying events below:

An individual and any dependents involuntarily lost minimum essential coverage

An individual gained or became a dependent through marriage, civil union, birth, adoption, or placement for adoption, or placement in foster care

An individual experienced an error in enrollment

An individual adequately demonstrated that the plan or issuer substantially violated a material provision of the contract in which s/he is enrolled

An individual became newly eligible or ineligible for advance payments of the premium tax credit or is experiencing a change in eligibility for cost-sharing reductions

An individual or enrollee made a permanent move and new coverage is available

An individual, who was not previously a citizen, a national, or a lawfully present individual, gains such status

An individual released from incarceration

An eligible individual and his or her dependent(s) lose employer-sponsored health plan coverage due to voluntary or involuntary termination of employment for reasons other than misconduct, or due to a reduction in work hours

An eligible dependent spouse or child loses coverage under an employer-sponsored health plan due to divorce, legal separation or his or her spouse or parent becoming entitled to Medicare or death of his or her spouse or parent

An eligible individual loses his or her dependent child status under a parent’s employer-sponsored health plan

An American Indian/Alaskan Native, as defined by section 4 of the Indian Health Care Improvement Act