

FAQ: COVID-19 and Special Enrollment Periods

What is a Special Enrollment Period?

A Special Enrollment Period (SEP) allows you to purchase a health insurance plan on the ACA Health Insurance Marketplace outside of the Open Enrollment Period. The 2020 Open Enrollment Period ended December 15, 2019, and the 2021 Open Enrollment Period will not begin until November 1, 2020. Between these dates, you may only purchase ACA Marketplace coverage if you are eligible for the SEP. You may qualify for the SEP if you experience certain qualifying life events, and you will usually have 60 days to pick a plan.

What is a Qualifying Life Event?

A Qualifying Life Event is a change in your circumstances that makes you eligible for a Special Enrollment Period (SEP) to enroll in health insurance coverage. The SEP allows you to enroll in a plan or make changes to your current plan.

Qualifying Life Events include:

- Involuntarily losing other health coverage, such as through job loss, divorce, end of individual policy plan year in 2020 (regardless of whether the plan is canceled or up for renewal), COBRA expiration, aging off a parent's plan (for example, turning 26), losing Medicaid or All Kids, etc.
- Getting married
- Having a baby, adopting a child or placing a child for adoption or foster care
- Moving outside your insurer's coverage area
- Gaining citizenship or eligible immigration status
- Gaining status as a member of an Indian tribe (members of federally recognized tribes can sign up for or change plans once per month throughout the year)
- Leaving incarceration
- For people already enrolled in an ACA Marketplace plan: Having a change in household status or income that affects eligibility for financial help.

How do I apply for Marketplace coverage if I have a Qualifying Life Event?

If you have experienced a life changing event and need coverage, there are three ways you can take the first step to getting covered.

1. You can call the ACA Federal Marketplace phone number at (800) 318-2596.
2. You can also visit [GetCoveredIllinois.gov](https://www.getcoveredillinois.gov) to find a Navigator, or
3. You can start the process on your own at [healthcare.gov](https://www.healthcare.gov)