Am I eligible for a Special Enrollment Period?

Special Enrollment Periods

(SEPs) allow certain people to enroll in insurance coverage on the Marketplace after open enrollment has ended.

American Indians/Alaska Natives

who are members of federally recognized tribes can enroll at any time of the year. Anyone can enroll in Medicaid and CHIP at any time of the year. Experiencing a Qualifying Life Event also makes you eligible for a special enrollment period. SEPs extend to 60 days beyond the date the event occurred.

Counts as a Qualifying Life Event:



Getting married



Giving birth, adopting, or placement of a child



Permanently moving to a new area that offers different health plan options

Losing other health coverage



Getting out of jail

Doesn't Count as a Qualifying Life Event:



Voluntarily stopping other health coverage



Being terminated for not paying premiums



Losing coverage that does not meet new quality standards



Finding out your provider is not covered through your plan

The third open enrollment period began 11/1/15 and ended 1/31/16. The fourth open enrollment period begins 11/1/16 and ends 1/31/17.