

START



Find Your Way Around
Health Care

Special Enrollment in the Health Insurance Marketplace

You may be wondering if you can sign up for health insurance through the Health Insurance Marketplace after the initial enrollment period closed on March 31, 2014. The answer is yes. The marketplace is open if you have a qualifying “life event” after the March deadline.

Here are some examples of life events:

- **Lose coverage:** If you have coverage through your work but then lose your job, change jobs to one without health insurance, or your employer stops your coverage, you can get coverage through the marketplace within 60 days of when you lost your insurance coverage.
- **Turn 26:** If you have coverage under your parents’ plan but turn 26 after March 31, you can get coverage through the marketplace within 60 days of your birthday.
- **Have a baby:** If you have a baby and don’t have health insurance that covers dependents, you can get coverage for the baby through the marketplace within 60 days of the birth.
- **Move to a new location:** If you lose your health insurance coverage because you move to a new area with different plan options, you can get or change coverage through the marketplace within 60 days of your move.
- **Get married:** If you or your new spouse needs health insurance, you can get coverage through the marketplace within 60 day of your wedding.

- **Get divorced:** If you lose your coverage because of a divorce, you can get coverage within 60 days of when your coverage stops.
- **Change income:** If you lose eligibility for Medicaid or CHIP, you can get coverage in the marketplace. If you have coverage through the marketplace and gain or lose eligibility for financial assistance to help pay for your coverage, you can change plans.

If you sign up by the 15th of the month, your coverage will start on the first day of the next month. Signing up after the 15th means your coverage will start the following month. For example, if you sign up on June 20th your coverage will start August 1st.

If you are eligible for Medicaid or Children's Health Insurance Program (CHIP), you can sign up at any time.

For more details about the marketplace special enrollment options, go to www.healthcare.gov.

The next marketplace open enrollment period when you can enroll or change plans starts November 15, 2014 and ends February 15, 2015.

It's time to learn about the health care law.
www.HealthLawAnswers.com

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