



Special Enrollment Periods for Health Coverage

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Initial open enrollment for coverage in the Health Insurance Marketplace has ended, but you still may be able to sign up for a plan. Alabamians who experience certain life events may qualify for a Special Enrollment Period (SEP) without waiting until the next open enrollment (Nov. 15, 2014, through Feb. 15, 2015).

Events that may make you eligible for a Special Enrollment Period include:

- Recent marriage
- Birth or adoption of a child
- Placement in foster care
- Change in immigration status or new U.S. citizenship
- Release from incarceration
- Increase in income that makes you no longer eligible for a hardship exemption from the insurance mandate
- Loss of existing health coverage because of:
 - Divorce or separation
 - Death of a spouse
 - Losing or changing a job
 - Moving away from your health insurance company's coverage area
 - Reaching age 26 and losing coverage on your parents' plan
 - Becoming ineligible for Medicaid or ALL Kids (e.g., child ages out)
 - Expiration of COBRA coverage

If you're eligible and need coverage, act quickly! The Special Enrollment Period lasts only 60 days from the date of your qualifying life event.

There are other opportunities for coverage at any time:

- Medicaid and ALL Kids have year-round open enrollment.
- American Indian and Alaska Native consumers can enroll year-round.

Learn more

Contact the Health Insurance Marketplace at healthcare.gov or 800-318-2596.
Find local enrollment assistance with the Bama Guide at bamacovered.org.