



Marketplace Health Insurance — Special Enrollment Periods (SEP)

You may qualify to enroll in Marketplace health insurance outside of Open Enrollment if you experience a qualifying life event. Most Special Enrollment Periods provide a 60-day window to enroll. Some categories require that you had prior qualifying coverage.

Common Special Enrollment Period Qualifying Events

- Loss of qualifying health coverage — employer plan, Marketplace plan, Medicaid/CHIP, COBRA, or aging off a parent plan (does not include voluntary cancellation or non-payment)
- Permanent move to a new ZIP code or county (typically requires prior qualifying coverage)
- Household size change — marriage, divorce, legal separation, birth, adoption, foster placement
- Death of a household member causing loss of coverage
- Gaining lawful immigration status
- Release from incarceration
- Marketplace eligibility error or plan display error
- Employer coverage becomes unaffordable or no longer meets minimum value
- End of COBRA coverage
- Loss of Medicaid or CHIP eligibility
- AmeriCorps coverage ending
- Domestic abuse or spousal abandonment
- Becoming a member of a federally recognized tribe (year-round enrollment)

Income-Related Special Enrollment

Income change alone usually does NOT qualify for an SEP unless the person already had Marketplace coverage or is newly eligible for premium subsidies due to income change (prior coverage typically required).

Timing Rules

- Most Special Enrollment Periods allow a 60-day enrollment window from the qualifying event
- Some events allow enrollment before and after the event date
- Coverage effective dates vary by event type and enrollment timing

Documentation May Be Required

- Proof of prior coverage
- Proof of address change
- Marriage, birth, or adoption records
- Employer coverage verification
- Immigration documentation

Important Notes

SEP rules can change and may vary by situation. Final eligibility is determined by the Marketplace. Always verify current rules before enrollment.