Consumers can qualify for a special enrollment period if:

* They faced a serious medical condition or natural disaster that kept them from enrolling. (Flood, earthquake etc.)
* Misconduct by a non-Marketplace enrollment assister (like an insurance company, navigator, certified application counselor, or agent or broker) resulted in the consumer:
	+ Not getting enrolled in a plan
	+ Being enrolled in the wrong plan
	+ Not getting the premium tax credit or cost-sharing reduction they were eligible for
* They application may have been rejected by the insurance company’s system because of errors in reading the data, or some of the data was missing or inaccurate.
* Incorrect plan data was displayed at the time that they selected their health plan, such as benefit or cost-sharing information.
* If they applied for Medicaid through their state, or were sent to Medicaid from the Marketplace, but they weren’t eligible for Medicaid.
* Their state transferred their information to the Marketplace but they didn’t get an answer about their eligibility and/or didn’t get enrolled before March 31.
* They’re working with a caseworker on an enrollment issue that didn’t get resolved before March 31.
* They’re a victim of domestic abuse and weren’t previously allowed to enroll and receive advance payments of the premium tax credit separately from their spouse. They’ll be able to do so now.
* Other system errors that kept them from enrolling, as determined by the Centers for Medicare & Medicaid Services
* They have a qualifying life event such as:
	+ Marriage
	+ Having a baby
	+ Adopting a child or placing a child for adoption or foster care
	+ Moving outside the insurer’s coverage area
	+ Losing other health coverage—due to losing job-based coverage, divorce, the end of an individual policy plan year in 2014, COBRA expiration, aging off a parent’s plan, losing eligibility for Medicaid or CHIP, and similar circumstances. Important: Voluntarily ending coverage doesn’t qualify the consumer for a special enrollment period. Neither does losing coverage that doesn’t qualify as minimum essential coverage.
	+ Gaining citizenship
	+ Leaving incarceration
	+ Gaining status as member of an Indian tribe. Members of federally recognized Indian tribes can sign up for or change plans once per month throughout the year.
	+ For people already enrolled in Marketplace coverage: Having a change in income or household status that affects eligibility for premium tax credits or cost-sharing reductions

Two ways to Qualify for a Special Enrollment Period

Complex Case in the Marketplace

Qualifying Life Events

**Still without Health Insurance?**
You may still have options!

**Want to Learn More?**

Visit [www.takecareutah.org](http://www.takecareutah.org) to find the nearest application assistor

Or

Contact the Association for Utah Community Health at

801-716-4614

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