

# SPECIAL ENROLLMENT PERIODS

**Enrollment in the Health Insurance Marketplace generally is only permitted during open enrollment periods, but you may qualify for a special enrollment period (SEP).**

## Qualifying Life Events

**You may be eligible for a SEP in the following qualifying life events:**

- You or someone in your household lost health coverage in the last 60 days OR expect to lose it in the next 60 days
- Your household changed size after someone got married, divorced, had a baby, adopted a child, was placed with a foster child, or died.
- You had a change in circumstance such as moving to a new address or a change in income.
- You had a change in status such as gaining citizenship or lawful presence in the U.S. or being released from prison.
- Members of federally recognized Indian tribes can sign up for or change plans once per month throughout the year.

## Complicated Cases

**You may be eligible for a SEP in the following complex situations:**

- You have suffered from hospitalization or a natural disaster.
- There was misconduct by an enrollment assister that resulted in you not getting enrolled, being enrolled in the wrong plan, or not getting the subsidies you were eligible for.
- The insurance company was unable to process your enrollment because of a technical error between the Marketplace and the insurance company.
- There was an error in the processing of applications or system caused you to get an incorrect immigration eligibility result when you tried to apply.
- Incorrect information was displayed at the time that you selected a plan on Healthcare.gov.
- You were allowed to enroll in plans offered in a different area or enroll in plans that don't allow certain categories of family relationships to enroll together.
- Your application was stopped due to specific error messages, e.g., "data sources down" or another error message that didn't allow you to enroll.
- You applied for Medicaid, but you were found ineligible or you didn't get an answer about your eligibility and/or didn't get enrolled before March 31.
- You're a victim of domestic abuse and weren't previously allowed to enroll and receive premium assistance separately from your spouse.
- You're working with a caseworker on an enrollment issue that didn't get resolved before March 31.

## Get Help

**Where do you go for help with getting a Special Enrollment Period?**

- If you are low-income, call Community Legal Services of Mid-Florida at (407) 841-7777 ext. 2110
- All others, contact your local assister organization can be found at <https://localhelp.healthcare.gov> or by calling 1-800-318-2596.