

MAKING AN IMPACT

PROTECTING LIVES

Getting Coverage Outside of the Open Enrollment Period

If you did not sign up for a Covered CA during the Open Enrollment Period (October 15, 2019 – January 15, 2020), you can still get coverage during the “Special Enrollment Period.” The Special Enrollment Period is any date that falls outside of Open Enrollment. However, you or someone in your household must have what is known as a “Qualifying Life Event” to be eligible to participate in the Special Enrollment Period.

What is a Qualifying Life Event?

The most common Qualifying Life Events are listed below. You are very likely eligible if you:

- Lost health coverage in the last 60 days or expect to lose it within the next 60 days
- Got a divorce and lost health insurance.
- Got married.
- Gave birth.
- Adopted a child or had a foster child placed in your home.
- Had a death in your household.
- No longer live in your current health plan’s coverage area (e.g. moved to a new state).
- Had a change in household income.
- Became a U.S. citizen.

Other Qualifying Life Events include:

- A prolonged illness that required hospitalization.
- A temporary cognitive disability.
- An enrollment error made by an insurer, government entity, or insurance agent.
- Being released from prison or detention.
- A natural disaster

