



## NEW HAMPSHIRE AUTO DEALERS SERVICES, INC INSURANCE DIVISION

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### Affordable Care Act (ACA) Information

With the Affordable Care Act (ACA), you may have options available to you other than COBRA. You may inquire about an individual policy either outside of the ACA Marketplace or go to [Healthcare.gov](http://Healthcare.gov) to inquire about plans and subsidies you may be eligible for through the ACA.

Please note with the Marketplace you are only eligible to enroll during one of their open enrollment periods, unless you have a qualifying life event. Open enrollment for Marketplace coverage is November 1st through December 15th.

In most cases special enrollment periods last 60 days from the date of the qualifying life event.

Qualifying life events that create a special enrollment include:

- Getting Married
- Having, adopting, or placement of a child
- Permanently moving to a new area that offers different health plan options.
- Losing other health coverage (for example due to a job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA coverage, or a health plan being decertified).  
**Note: Voluntarily quitting other health coverage or being terminated for not paying your premiums is not considered loss of coverage. Losing coverage that is not minimum essential coverage is also not considered loss of coverage.**
- For people already enrolled in the Marketplace coverage, having a change in income or household status that affects eligibility for Tax credits or cost-sharing reductions.

Should you decide to continue under COBRA coverage, please remember that voluntary cancellation of COBRA coverage or stopping payment of COBRA premiums are not qualifying life events for going onto a plan under the Marketplace, unless it is an open enrollment period.

The above are only some of the guidelines for open enrollment and qualifying life events through the Marketplace. Please visit [healthcare.gov](http://healthcare.gov) for more details.