
Special Enrollment Period: Qualifying Life Events

Lost job-based coverage

This applies to you if you voluntarily left your job or decreased your work hours. It also applies if your job-based coverage does not meet current standards for value and affordability.

Lost coverage through an individual plan

This category includes losing your coverage due to circumstances like moving or no longer being a student. You don't qualify under this category if you stopped paying premiums, gave up on paperwork, or voluntarily withdrew from your individual plan.

Lost coverage through a family member

You qualify under this category if you had health insurance through a family member's policy and lost it due to death, divorce, or no longer being a dependent. Or if your family member lost coverage causing you to lose it as well.

Changed your income

An increase in income may mean that you no longer qualify for Medicaid or premium-free Medicare Part A. A decrease could mean that you now qualify for Medicaid, which allows year-round enrollment.

Changed your household size

Have you gotten married, added a child to your household, or had a child move out? You can enroll in a new insurance plan within 60 days of this event.

Changed your citizenship status

If you just became a U.S. citizen or have recently been released from incarceration, you can start over with new insurance.

Encountered exceptional circumstances

The Marketplace recognizes that life events are sometimes hard to categorize. If you experienced one of these types of events you may be eligible to enroll during SEP.