

Special Enrollment Periods: When Can Consumers Enroll in Health Insurance Outside of Open Enrollment?



HEALTH CARE FOR ALL

What is a Special Enrollment Period (SEP)?

A person can usually only enroll in or change their health insurance plan during an open enrollment period. A Special Enrollment Period (SEP) is a time outside of open enrollment when someone can enroll in or change his/her Qualified Health Plan (QHP) offered through the Marketplace (Health Connector).

Reminder: Individuals eligible for MassHealth, Health Safety Net and the Children’s Medical Security Plan can enroll any time during the year. Individuals can also buy Health Connector dental plans any time during the year.

A SEP starts when person has a qualifying event – a “life event” or special circumstance listed below:

Life Events: A person has 60 days from the date of a “life event” to enroll in a new health plan.			Special Circumstances:
<p><i>1. A change in a household by:</i></p> <ul style="list-style-type: none"> • Marriage • Birth • Adoption, or placing a child for adoption • Placement in foster care • Death, divorce, or legal separation from a spouse 	<p><i>2. A change in health insurance because of:</i></p> <ul style="list-style-type: none"> • Loss of a job, reduced work hours, or quitting a job. • A change in job or move that places a person outside the service area of his/her health insurance plan. • A change in eligibility for an employer plan or a significant change in the plan options. • A change to an employer health plan so that it no longer meets “affordability” and “minimum value” standards. • Loss of MassHealth coverage. • Losing coverage on a parent’s plan because a person turns 26. • A health plan no longer qualifies as a QHP. • Expiration of COBRA coverage. • Loss of a student health plan. 	<p><i>3. A person experiences:</i></p> <ul style="list-style-type: none"> • A new eligibility determination for ConnectorCare. • The start or end of a ConnectorCare premium hardship waiver. • A change in ConnectorCare Plan Types. • A change in legal status as a “citizen, national, or lawfully present individual.” • An income change or household status that makes a Health Connector enrollee newly qualified or unqualified for advance premium tax credits (APTCs) or cost-sharing reductions (CSRs).* • An increase in income, household size, or other change that ends a hardship exemption granted by the Marketplace. • An increase in the amount an employee has to pay or a change in employee household or income that means the employer coverage no longer meets the “affordability” guidelines (9.5% of household income). • An employee’s health insurance plan-year ends, which gives any retiree, employee, or dependent already covered by the employer plan an SEP, starting 30 days before the employer plan-year ends. • Release from incarceration. 	<p><i>A person will get a SEP if the Marketplace finds that:</i></p> <ul style="list-style-type: none"> • A person’s enrollment or failure to enroll was because of an error, misrepresentation, or inaction by the Marketplace or an enrollment assister. • A navigator, insurance broker, or certified application counselor (CAC) committed misconduct that resulted in a person either not being enrolled; not being enrolled in the QHP that s/he selected; or not receiving help paying for health insurance that they qualified for. • The QHP significantly violated his/her contract with a consumer. • The consumer experienced exceptional circumstances, such as domestic violence, medical emergencies, or other hardships that prevented enrollment. • Receive a waiver from the Office of Patient Protection.
<p><i>Special note: A person must have had and then lost health insurance coverage to get a SEP under the “life events” listed under 2 and 3 above, EXCEPT for being determined newly eligible for ConnectorCare</i></p>			
<p>A consumer who loses his/her health coverage does not get a SEP if:</p> <ul style="list-style-type: none"> • S/he did not pay premiums (monthly cost), or • Her/His most recent health coverage did not meet the minimum essential coverage (MEC) standards, or • S/he committed insurance fraud (but not a mistake) on his/her application. 			

* A new applicant who applies during closed enrollment and is determined eligible for tax credits does NOT qualify for an SEP as a result, unless they experience another qualifying event. A member already enrolled in a QHP through the Health Connector who has a change in eligibility for tax credits can switch plans as a result.