

Special Enrollment Periods (SEPs) to Know in the COVID-19 and Economic Crises

An SEP is an opportunity for you or your family members to enroll in coverage in the health insurance marketplace, known as HealthCare.gov, outside of the fall open enrollment period. Typically, you must act within **60 days** of a qualifying event.

This isn't a full list of SEPs. For more complete information on SEP requirements and other types of SEPs, see our complete reference chart.

If you...	You may qualify for an SEP if...	To claim your SEP...
Lost your job-based coverage	- You lost your job - You quit your job - Your hours were reduced, making you ineligible for your employer's plan - Your employer stopped offering coverage	Complete an application at HealthCare.gov
Can no longer afford your job-based coverage	- Your employer stopped or reduced contributions to your premiums - Your family's income falls, making your premiums no longer affordable	Complete an application at HealthCare.gov
Were offered COBRA	You are still within 60 days of losing your job-based coverage, whether or not you enrolled in COBRA	Complete an application at HealthCare.gov
Missed an SEP deadline due to COVID-19	You were affected by COVID-19 and it caused you not to claim your SEP, and you live in a state with a FEMA disaster declaration (as of 6/24/20 there is a disaster declaration in all states)	Call the marketplace call center at 1-800-318-2556
Were previously uninsured	You experienced a life change such as a permanent move or the birth of a child. Losing a job without also losing coverage, does not result in an SEP.	Complete an application at HealthCare.gov
Experienced a drop in income that makes you eligible for financial assistance at HealthCare.gov	You were already enrolled in marketplace coverage. Becoming newly eligible for financial help doesn't, by itself, make you eligible for an SEP.	Update your application at HealthCare.gov
You are newly eligible for financial assistance in a state that didn't expand Medicaid	You had income below the poverty line and did not qualify for Medicaid or financial assistance in the marketplace but an increase in income made you newly eligible for financial help.	Call the marketplace call center at 1-800-318-2556 and ask to be elevated to a caseworker