

# Special Enrollment Periods Reference Chart

## A Guide to Special Enrollment Period Triggers and Timing

The marketplace open enrollment period is the time each year when people can newly enroll in a plan or change to a different plan through the marketplace (also known as the exchange). But certain events that occur during the year can trigger a special enrollment period (SEP), when a person may be able to newly enroll in a marketplace plan or change to a different plan outside of the open enrollment period.

This chart lists the various events that can trigger an SEP in the marketplace, the timing for when people can access these SEPs, and when coverage through a particular SEP becomes effective. In using this chart, it's important to note the following:

- The chart lays out all the SEPs available under the Affordable Care Act (ACA), but focuses on how SEPs are implemented in states that have a Federally-Facilitated Marketplace (FFM) or rely on the HealthCare.gov platform. State-Based Marketplaces (SBMs) may have additional special enrollment opportunities not listed in the chart, and in general, states can establish their own rules as long as they are more protective of people.
- Although the chart focuses on marketplace coverage, most of the events listed in the chart also trigger an SEP in the individual health insurance market outside of the marketplace. The exceptions include those related to changes in advance premium tax credit or cost-sharing reduction eligibility, immigration status, incarceration, American Indian and Alaska Natives (AI/AN), plan display errors, resolution of data-matching issues, and exceptional circumstances.
- Many SEPs are triggered when either an individual or a member of the individual's family experiences a qualifying event. The chart outlines which SEPs can be triggered by a member of an individual's family, which will generally trigger an SEP for all members of the household who qualify as dependents for SEP purposes, and which SEPs can only be triggered by a qualified individual and/or someone currently enrolled in marketplace coverage.
- People attest that information they provide in their applications about their eligibility for a SEP is true. In states that use the HealthCare.gov platform, people are not required to submit supporting documents to confirm SEP eligibility for qualifying events other than loss of coverage. People eligible for the temporary Unwinding SEP will not be required to submit documentation. People newly enrolling in a marketplace plan using the loss of coverage SEP are subject to a pre-enrollment verification process before their coverage becomes effective. HealthCare.gov will use electronic data sources to automatically verify the loss of coverage in some cases; in others, applicants may be asked to submit additional documentation to verify the SEP. People can pick a plan prior to submitting proof, but their enrollment is "pending" until SEP eligibility is verified. Once eligibility is verified, the person must pay the first month's premium and coverage will generally be effective based on when the person selected their plan. Note that a person cannot pay the first month's premium until eligibility for the SEP is verified. Federal rules require pre-enrollment verification only in states using the HealthCare.gov platform. People in states with SBMs should check for information about its SEP verification procedures. For more information, see HealthCare.gov [Confirming a Special Enrollment Period](#).
- Beginning in 2019, plan selection limitations on the use of SEPs for people currently enrolled in a marketplace plan took effect in states using HealthCare.gov. These restrictions will not apply to all SEPs and will not apply in the individual market outside of the marketplace. States with SBMs may take longer to implement these restrictions.
- SEP deadlines may be extended for people affected by COVID-19 or other [exceptional circumstances](#). Even if you think you or a person you are helping to enroll in coverage missed the deadline to enroll in coverage under an SEP, you may still be able to get covered. Contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to determine if an SEP extension is possible.