

SPECIAL ENROLLMENT FAQs

Q. Why would I need Special Enrollment?

A. The Affordable Care Act doesn't allow an individual to enroll in or change health insurance whenever you want. There is a national Open Enrollment every year from November 1 through January 15. If you need health insurance at any other time, you must qualify for Special Enrollment.

Q. What qualifies me for Special Enrollment?

A. Qualifying Events are those where you've lost insurance coverage:

- Policy ends on a date other than 12/31
- Lost employer health benefits
- Lost employer contribution
- COBRA ends
- Turned 26 and lost insurance through a parent
- Had benefits through a spouse or parent who went to Medicare

Or your circumstances have changed:

- Got married, divorced or were legally separated or widowed
- Gained or lost a dependent
- Moved to a new service area

Q. What doesn't qualify for Special Enrollment?

A. You can be denied Special Enrollment for

- Not having health insurance and deciding you want it
- Refusing employer-offered health insurance
- Voluntarily cancelling health insurance
- Losing insurance due to non-payment of premiums
- Moving from insurance that isn't considered Minimum Essential Coverage like Travel or

Temporary/Catastrophic plans

Q. Do I need to document the Qualifying Event?

A. Yes. Documents include letters that show the dates of loss of job benefits, end of COBRA subsidy, end of COBRA, marriage certificate, divorce decree, certificate of last day of continuing coverage, birth certificate, adoption decree, USPS permanent address form. They must be submitted within 30 days of application.

Q. Is there a window of time when I need to apply?

A. Yes. Most of the time it's within 60 days (before or after) of the Qualifying Event but there are some exceptions.

Q. Are the same health insurance plans available during Special Enrollment as in Open Enrollment?

A. Yes.

Q. Are the same benefits of Premium Assistance (Tax Credits) and Cost Sharing available during Special Enrollment as in Open Enrollment?

A. Yes

Q. Will my new insurance start on the date of my qualifying event?

A. If you apply before or on the date of the QE, insurance will start the first of the next month following loss of coverage. If you apply after the date of the QE, will start the first of the month after you apply.

As you can see, getting your own health insurance between January 15th and the end of the year is complicated. We urge you not to do it by yourself, online. Jerry S. Pearlstein Insurance will give you free, expert help every step of the way. Call us at 847-362-8888.