INSURED AMERICAN & FAMILY

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ACA Special Enrollment Periods

The life events that let you enroll outside Open Enrollment

Open enrollment isn't the only door into a Marketplace plan.

WHAT IT IS

Outside the November 1 to January 15 ACA Open Enrollment window, you can't just sign up for Marketplace coverage whenever you want. But certain qualifying life events trigger a Special Enrollment Period, a 60-day window when you CAN enroll. Knowing which events qualify keeps you from waiting 10 months for a plan you needed yesterday.

SEPs MOST PEOPLE KNOW

Lost coverage
Job loss, COBRA ending, plan termination, aged off parent's plan at 26

Marriage
60 days from the marriage date

Birth / adoption / foster
60 days; coverage backdates to the event

Divorce or legal separation
If you lost coverage as a result

Permanent move
New ZIP, county, or state that changes available plans

SEPs PEOPLE FORGET

Becoming a US citizen
Opens a 60-day window

Gaining lawful presence
New lawful residents: 60 days from status change

Survivors of domestic abuse
60 days; documentation barriers are reduced

Marketplace error
Case-by-case appeal if Healthcare.gov made a mistake

Native American / Alaska Native
Year-round enrollment + plan changes

THE 3 THINGS PEOPLE GET WRONG

1. **"If I miss Open Enrollment, I'm stuck until next November."**
   False. SEPs are available all year for qualifying life events. The trick is acting WITHIN 60 days of the event (or in some cases, 60 days before, for predictable events like a move). Miss the window and yes, you do wait. But the window exists.

2. **"I just need to claim the event, no proof needed."**
   Wrong. The Marketplace requests documentation: marriage certificate, lease showing move date, COBRA termination letter, birth certificate. Upload within the window. Without docs, the SEP enrollment can be canceled retroactively and you can lose subsidies.

3. **"A SEP gives me access to every Marketplace plan."**
   Mostly yes, most plans accept mid-year SEP enrollment. A few don't. Coverage usually starts the 1st of the month after enrollment. Birth and adoption SEPs are different: coverage backdates to the date of the event so the newborn isn't uninsured for a day.

YOU CAN ENROLL BEFORE THE EVENT, PLAN AHEAD

Most people don't know this. For predictable qualifying events, a planned move, COBRA expiring, a known retirement date, aging off a parent's plan at 26, the end of a school year for graduating students, you can enroll up to 60 days BEFORE the event, not just after. That lets your new plan start the day your old coverage ends, with no gap. If you know a change is coming, don't wait. Get the SEP enrollment lined up in advance so coverage is seamless on Day 1. Documentation still required, but submitted proactively means a smoother transition.

Did a major life event change your coverage? Call or text Craig, I'll confirm your SEP eligibility and walk you through enrollment.

Don't go underinsured when you can be Insured AF.

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