

The Federal Office of Rural Health Policy

Occasions for Marketplace Special Enrollment Periods

Qualifying Life Events

1. Marriage or Divorce
2. Having a baby, adopting a child, or placing a child up for adoption/foster care
3. Moving residences, gaining citizenship, leaving incarceration
4. Change in income or household status that affects eligibility for existing Marketplace premium tax credits/cost-sharing reductions
5. Losing other health coverage :
 - Losing job-based coverage
 - End of an individual policy plan before Open Enrollment
 - COBRA expiration
 - Aging off of a parent's plan
 - Losing eligibility for Medicaid or CHIP
6. Gaining status as member of an Indian tribe

Special Circumstances

1. Exceptional Circumstances: including, but not limited to natural disaster, medical emergency, and planned system outages that occur around plan selection dates.
2. Individuals who become members of AmeriCorps/VISTA/National Civilian Community Corps Members in a period outside of open enrollment
3. Lived in non-Medicaid expansion state and earned less than 100% of the federal poverty line, but then received an increase in Income making them eligible for Marketplace enrollment.

Instances due to System Error (during October 2013 - March 2014 Enrollment Period)

1. Display errors on marketplace.cms.gov
2. Error messages when trying to enroll
3. System error related to immigration status
4. For individuals who had tried and were unable to get through the enrollment process in by March 31, 2014 who then tried to complete enrollment during the first weeks of April and were deemed initially eligible for Medicaid (incorrectly) and then denied.

Instances due to errors incurred by entities providing formal enrollment assistance (insurance company, navigator, Certified Application Counselor (CAC), Call Center representative, or agent/broker)

1. Misinformation/misrepresentation/Inaction on the part of entities providing formal enrollment assistance that results in a failure to enroll, enrollment in the wrong plan, or failure to receive cost sharing reductions for which consumer is eligible.
2. Insurance company unable to access consumer enrollment to Marketplace due to technical problems

For more information on the cases for special enrollment, please visit the CMS Special Enrollment Periods page at <https://www.healthcare.gov/sep-list/>

For any questions about rural outreach and enrollment, please e-mail orhp-acaquestions@hrsa.gov

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