



# Special Enrollment Fact Sheet

Covered California is where you can get quality, affordable health coverage. You may even get help paying for it.

As part of the Affordable Care Act (ACA), Covered California is a program where citizens and lawfully present Californians and their families can compare quality health plans and choose the one that works best for their health needs and budget. Covered California is the only place where you can get financial help to pay for your health insurance.

## Your notes:

## What is special enrollment?

Individuals and families that experience a qualifying life event can enroll in a Covered California health insurance plan outside of the annual open enrollment period. This is called special enrollment. In most cases you have 60 days from the date of the qualifying life event to enroll in a health insurance plan (or change your existing plan) through Covered California. If you know ahead of time when you are going to lose your health coverage, you will also have an additional 60 days to enroll before that date to prevent any gaps in coverage.

Examples of qualifying life events:



Lost health coverage



Got married



Moved to or within California

To find out about other qualifying life events, visit [CoveredCA.com](https://www.coveredca.com).

To find free, expert enrollment help near you, visit [CoveredCA.com/get-help/local](https://www.coveredca.com/get-help/local)

# Is financial help available?

Yes. Covered California is the only place that offers financial help to get health coverage. The amount of financial help depends on your household income, family size, and where you live. In general, the lower your income, the more financial help you may receive. Use the chart below to help determine if you qualify.

## Coverage Year 2018



### Maximum Annual Household Income to Qualify for Financial Help

FAMILY SIZE	MEDI-CAL	COVERED CALIFORNIA
1	\$16,643	\$48,240
2	\$22,412	\$64,960
3	\$28,180	\$81,680
4	\$33,948	\$98,400
5	\$39,717	\$115,120
6	\$45,485	\$131,840

You may be eligible for low or no-cost Medi-Cal.

You may be eligible for financial help through Covered California.

All numbers listed above are estimates. For larger households, please visit the Shop and Compare tool at CoveredCA.com to find out if your family qualifies. Medi-Cal enrollment is year-round.

## When will my coverage begin?

You will need to plan ahead to avoid gaps in health coverage. It helps to know that in general, the start date for health coverage depends on the date you enroll. If you enroll by the 15th day of the month, your coverage will start on the first day of the next month. If you enroll after the 15th day of the month, your health coverage will start on the first day of the second month.

## How do I enroll?

You can enroll online by visiting **CoveredCA.com**. On our website you can also find free, expert help from certified enrollment representatives in your area.

If you qualify for **Medi-Cal**, you can enroll at anytime. To find out if you or someone in your family is eligible, you can apply at **CoveredCA.com** or call your county human services agency.

Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.800.300.0213 (TTY: 1.888.889.4500).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1.800.300.1533 TTY 1.888.889.4500

For more information and free in-person enrollment help, please contact:



CoveredCA.com | 800.300.1506

