



2018 Special Enrollment Quick Guide

Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan up to 60 days from the date of the event. This is called a [Special Enrollment](#).

Certified Enrollers (Agents and Counselors) may assist all consumers eligible for a Special Enrollment. During this period, Certified Enrollers processing applications will no longer have the ability to complete new or in progress applications without a [Qualifying Life Event](#). New fields are displayed on the Application Signature Page requiring the entry of a consumer’s Qualifying Life Event.

If applicable, consumers may choose from the following Qualifying Life Events. Eligibility and coverage start dates are determined by the type and date of the Qualifying Life Event.

Qualifying Life Event	Effective Date
Had a baby or adopted a child	Day of birth/adoption or 1 st of the month following the event
Lost or will soon lose my health insurance Got married or entered into domestic partnership	1 st of following month
Released from jail or prison Permanently moved to/within California Gained citizenship/lawful presence* Federally Recognized American Indian or Alaska Native** Returned from active duty military service	If a plan is selected by the 15 th , coverage starts on the 1 st of the following month. If a plan is selected after the 15 th , coverage starts on the 1 st of the second following month.

*Moving between statuses. (e.g., from LPR/green card to citizenship) does not qualify
 ** Once per Month

Consumers may also select “Other Qualifying Life Event”

- This selection should be used if the consumer’s life event is not listed, uncertain, or an exceptional circumstance and may require Covered California review of the application to approve the Special Enrollment

Consumers may also select “None of The Above (continue to review my application for Medi-Cal)”

- Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

The consumer’s Qualifying Life Event date must be within 60 days to qualify for Special Enrollment. If the life event date is more than 60 days in the past, the consumer will not qualify for Special Enrollment. **The only exception to this is for loss of Minimum Essential Coverage (MEC). Consumers (new and existing) have 60 days before the loss event and 60 days after the loss event, totaling 120 days for Special Enrollment.** Please see [Qualifying Life Event Table](#) for guidance.