

# 特殊登記

## 您所需要知道的信息

凡是個人及家庭若經歷符合資格的特殊生活事件，即可在年度開放投保登記期(通常每年自11月至1月)之外，登記加入Covered California的健康保險計劃。這就稱為特殊登記。

大多數情況下，您在符合資格的特殊生活事件發生當日後，有60天的時間登記加入或更改現有的健保計劃。如果您提前知道自己將在何時失去健康保險，您在該日期到來之前還有60天的登記時間，以防止您的健保承保出現任何間斷。

### 何謂符合資格的特殊生活事件？

- 失去健康保險
- 結婚、離婚或有新的家庭伴侶
- 家有新生兒、領養或接受寄養兒童
- 搬至加州或在加州內移居

若需要完整清單並想了解更多符合資格的特殊生活事件，請瀏覽 [CoveredCA.com/special-enrollment](http://CoveredCA.com/special-enrollment)

### 承保何時開始生效？

對於大多數人而言，健保會在登記加入後第一個月的首日生效。但在某些情況下，譬如懷孕或領養兒童，可選擇健保的登記加入開始於另一個不同的日期。

### 您能否獲得財務補助？

很有可能！約有90%的Covered California投保人可獲得財務補助。您能獲得多少金額的財務補助，取決於您的家庭收入、家庭人口及居住地點。

您可能只需支付低至每月\$0的健保計劃費用，若以我們的基準計劃「銀計劃」(Silver Plan) 為例，您支付的健保費用不會超過收入的8.5%。您還可能符合資格加入低費用或免費用的Medi-Cal。



歡迎使用我們的計算器，以估算您的每月健保費用，請掃描二維碼或瀏覽英文網頁 [CoveredCA.com/#quick-calculator](http://CoveredCA.com/#quick-calculator)

### 如何登記加入

想查找鄰近的免費專業登記協助，請瀏覽 [CoveredCA.com/support/contact-us](http://CoveredCA.com/support/contact-us)

如果您符合資格獲得Medi-Cal，則可隨時登記加入。若要了解您或家人是否具有資格，請至 [CoveredCA.com/Chinese](http://CoveredCA.com/Chinese) 申請，或可致電您所在郡縣的公眾服務機構洽詢。

若需要更多信息或免費的面對面協助，請聯絡：

**CoveredCA.com/Chinese**  
**800.300.1533 (國語)、800.339.8938 (粵語)**





# special enrollment

## WHAT YOU NEED TO KNOW.

Individuals and families who experience a qualifying life event can enroll in a Covered California health insurance plan outside of the annual open enrollment period, which is usually from November through January each year. This is called special enrollment.

In most cases, you have 60 days after the date of a qualifying life event to enroll or change your existing plan. If you know ahead of time when you will lose your health insurance, you have an additional 60 days to enroll before that date to prevent any gaps in coverage.

### WHAT ARE QUALIFYING LIFE EVENTS?

- **Lost health insurance**
- **Married, divorced, or new domestic partnership**
- **Child is born, adopted or received into foster care**
- **Moved to or within California**

For a complete list and to learn more about qualifying life events, visit [CoveredCA.com/special-enrollment](https://CoveredCA.com/special-enrollment)

### WHEN DOES COVERAGE START?

For most people, your enrollment will be effective the first day of the month after you apply. In some situations, such as if you are pregnant or adopt a child, you may choose to have your enrollment begin on a different date.

### WILL YOU GET FINANCIAL HELP?

Most likely, yes! Approximately 90% of Covered California enrollees get financial help. How much financial help depends on your household income, family size and where you live.

**You could pay as little as \$0/month for your plan, and you won't pay more than 8.5% of your income for our benchmark Silver plan. You may also qualify for low or no-cost Medi-Cal.**



To estimate your monthly payment with our calculator tool, scan the QR code or visit [CoveredCA.com/#quick-calculator](https://CoveredCA.com/#quick-calculator)

### HOW TO ENROLL

To find free, expert enrollment help near you, visit [CoveredCA.com/support/contact-us](https://CoveredCA.com/support/contact-us)

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

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

**CoveredCA.com | 800.300.1506**

