



Special Enrollment

What is special enrollment?

You can typically only enroll in a health insurance plan through Covered California during a set time called “open enrollment.” Once open enrollment ends, you can enroll or make changes to your health insurance plan only if you experienced a qualifying life event. 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 your health coverage



Got married



Moved outside your plan's coverage area



Had a baby



Turned 26

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

Covered California is open year-round to help you if you find yourself in need of health coverage. We have a network of certified enrollment representatives available to help you enroll in health coverage that is right for you.

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

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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.

Maximum annual income to qualify for financial help		
Family Size	Medi-Cal	Covered California
1	\$16,394	\$47,520
2	\$22,107	\$64,080
3	\$27,820	\$80,640
4	\$33,533	\$97,200

*For larger households, please visit the Shop&Compare Tool at CoveredCA.com to find out if your family qualifies.

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, local, confidential help from certified enrollment representatives to help you enroll in a health plan.

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.

