



# Covered California Special Enrollment

You may be eligible for health insurance and financial assistance.

## What is special enrollment?

You can typically only enroll in Covered California™ during a set time called “open enrollment.” A special enrollment allows you to enroll in or make changes to your health insurance plan outside this open enrollment period. To qualify for special enrollment, you must have a qualifying life event and enroll within 60 days from the date of that event.

## How do you qualify for special enrollment?

- You **get married** or enter into a domestic partnership
- You **have or adopt a child**, or place a child in adoption or in a foster home
- You **lose your health coverage**, including no longer being eligible for Medi-Cal or losing your coverage through your job
- You **change where you permanently live or move** to another region of the state where plan options are different
- You are released from jail or prison
- You have **exhausted your COBRA** coverage
- You are already enrolled in a Covered California plan and you **become newly eligible or ineligible for tax credits** based on your income
- You **turn 26** and can no longer be covered by your parents’ plan
- You’re no longer covered by a college health plan
- You **return from active-duty** military service
- You become a **citizen, national or lawfully present individual**
- If you are a member of a federally recognized **American Indian or Alaska Native** tribe, you can enroll anytime and change plans no more than once per month
- If you applied for health coverage through Covered California before March 31<sup>st</sup> or Medi-Cal after March 31<sup>st</sup> and **feel you were incorrectly denied**
- If your enrollment was wrong due to an **error, misrepresentation or misconduct** of your health insurance company, Covered California or a non-Covered California entity
- Covered California determines you experienced an **exceptional circumstance**

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





## What if you do not have a qualifying life event?

You will have to wait until the next open enrollment period in the fall to sign up for health insurance.

## Is financial help available?

Yes. Covered California is the only place that offers financial help to get health coverage. The lower your income, the more financial assistance you receive.

Number of People in your household	If your 2014 household income is less than...	If your 2014 household income is between...
1	\$16,105	\$16,105 – \$45,960
2	\$21,708	\$21,708 – \$62,040
3	\$27,311	\$27,311 – \$78,120
4	\$32,913	\$32,913 – \$94,200
5	\$38,516	\$38,516 – \$110,280
	<b>You may be eligible for Medi-Cal</b>	<b>You may be eligible for financial help to purchase insurance through Covered California</b>

### What is the deadline for enrollment?

You have 60 days from the date of your qualifying life event to enroll or change your existing Covered California health insurance plan.

### If you sign up during a special enrollment period, when will your coverage start?

Generally, if you enroll by the 15<sup>th</sup> day of the month, your coverage will start on the first day of the next month. If you enroll after the 15<sup>th</sup> day of the month, your coverage will start on the first day of the following month.

Your coverage start date could be different:

- If you **lose your Medi-Cal coverage, job-based coverage or other coverage**, your coverage would start on the first day of the next month
- If you **have or adopt a child** or place a child in adoption or foster care, your coverage starts on the date of the birth, the adoption or the placement for adoption or foster care
- If you **get married**, your coverage will start on the first day of the next month
- On a **case-by-case basis**, Covered California may start your coverage earlier than the following month

### How do you enroll?

Visit CoveredCA.com or call (800) 300-1506. You can find Certified Enrollment Counselors and Certified Insurance Agents in your community who can provide free, confidential in-person assistance with enrollment.

## What if you qualify for Medi-Cal?

You can enroll in Medi-Cal 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.

## How do you avoid gaps in coverage?

You will need to plan ahead to avoid gaps in health coverage. It helps to know that in general, the start date for coverage depends on the date you enroll. If you enroll by the 15<sup>th</sup> day of the month, your coverage will start on the first day of the next month. If you enroll after the 15<sup>th</sup> day of the month, your coverage will start on the first day of the second month. You can use this guideline to plan the start date of your new coverage and avoid gaps.

## FIND OUT IF YOU'RE ELIGIBLE

You have 60 days after your qualifying life event to enroll or change your existing plan. To find Covered California Certified Enrollment Counselors, Certified Insurance Agents or the county human services agency in your area who can walk you through the process:

 visit [CoveredCA.com](http://CoveredCA.com)  call **(800) 300-1506**