

## Overview

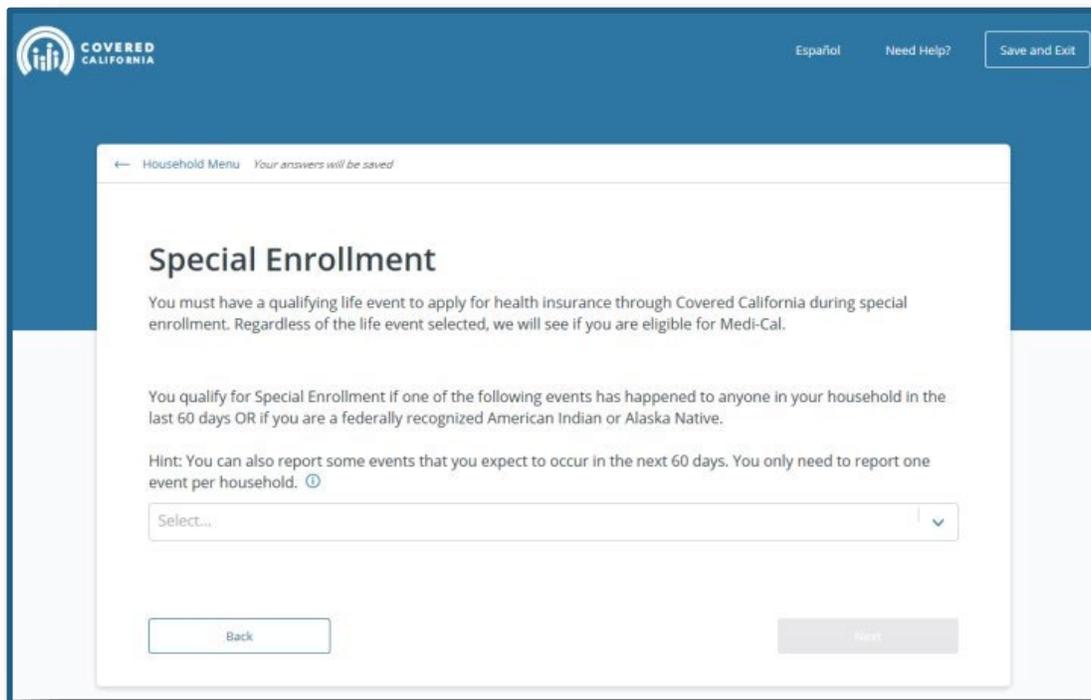
Outside of the Open Enrollment Period, consumers may only enroll in a Covered California Health or Dental plan or change their current plan if they experience a [Qualifying Life Event \(QLE\)](#). This is called a Special Enrollment Period.

- Certified Enrollers may assist consumers applying during a Special Enrollment Period
- The *Special Enrollment Verification* page now displays at the beginning of the application
- Eligibility and Coverage start dates are determined by the QLE selected
- With some exceptions, the consumer's QLE date must be within 60 days to qualify for a Special Enrollment
- Some applications may require Administrative Review if "Other Qualifying Life Event" is selected

## Processing Special Enrollment Period Applications

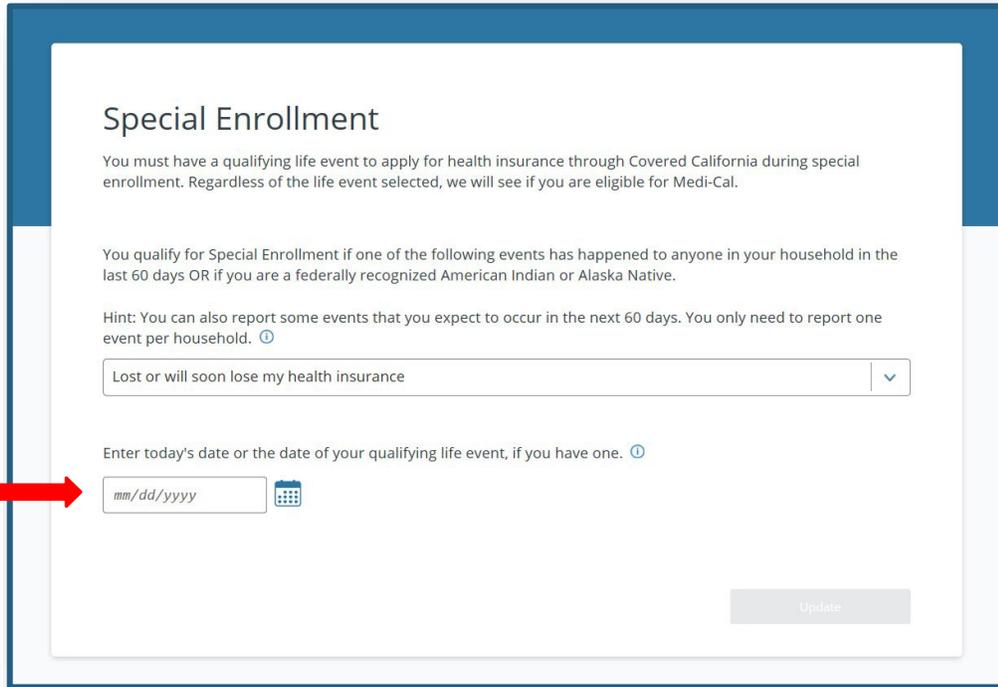
When enrollers access a consumer's account, they will select **Report a Change**.

- The application will prompt you with the Special Enrollment screen (pictured below) where you will be asked to select from a list of Qualifying Life Events.



The screenshot shows the 'Special Enrollment' screen within the Covered California system. At the top left is the Covered California logo. At the top right are links for 'Español', 'Need Help?', and a 'Save and Exit' button. Below the header, there is a breadcrumb trail: '← Household Menu Your answers will be saved'. The main heading is 'Special Enrollment'. Below this, there is explanatory text: 'You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.' This is followed by another paragraph: 'You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.' A hint is provided: 'Hint: You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household. ⓘ'. Below the hint is a dropdown menu with the text 'Select...' and a downward arrow. At the bottom of the form are two buttons: 'Back' and 'Next'.

- Select the appropriate QLE from the dropdown list and provide a date on which the life event occurred.
- Once you select a reason, the page will prompt additional questions.

A screenshot of the 'Special Enrollment' web form. The form has a blue header with the title 'Special Enrollment'. Below the title is a paragraph explaining that a qualifying life event is required for special enrollment. A second paragraph lists qualifying events: 'You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.' A hint below states: 'Hint: You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household.' There is a dropdown menu with the selected option 'Lost or will soon lose my health insurance'. Below this is a date input field with a red arrow pointing to it, containing the placeholder 'mm/dd/yyyy' and a calendar icon. An 'Update' button is located at the bottom right of the form area.

Special Enrollment

You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.

You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.

Hint: You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household. ⓘ

Lost or will soon lose my health insurance

Enter today's date or the date of your qualifying life event, if you have one. ⓘ

mm/dd/yyyy

Update

The following are some of the life events that qualify an individual for Special Enrollment Period to enroll or change plans outside of Open Enrollment:

- Lost or will lost health insurance
- Newly qualifies for health insurance stipend (formerly “Newly qualifies for app-based driver stipend”)
- Permanently moved to/within California
- Had a baby or adopted a child
- Got married or entered into a domestic partnership
- Returned from active-duty military service
- Paid the penalty for not having health insurance
- Victim of domestic abuse or spousal abandonment
- Federally Recognized American Indian/Alaska Native
- Gained citizenship/lawful presence
- Released from jail or prison
- County under State of Emergency
- Other qualifying life event
- None of the above (continue to review application for Medi-Cal)

## System-Applied SEP Reason

The CalHEERS system will evaluate new enrollments and reported changes in circumstances (RAC) for a new SEP Reason “APTC – Detected low FPL.” The system will automatically apply this SEP / QLE when the consumer’s household income is at or below 150% Federal Poverty Limit and at least one member of the household meets all other eligibility requirements to be deemed Eligible or Conditionally Eligible for APTC or Cost-Sharing Reductions.

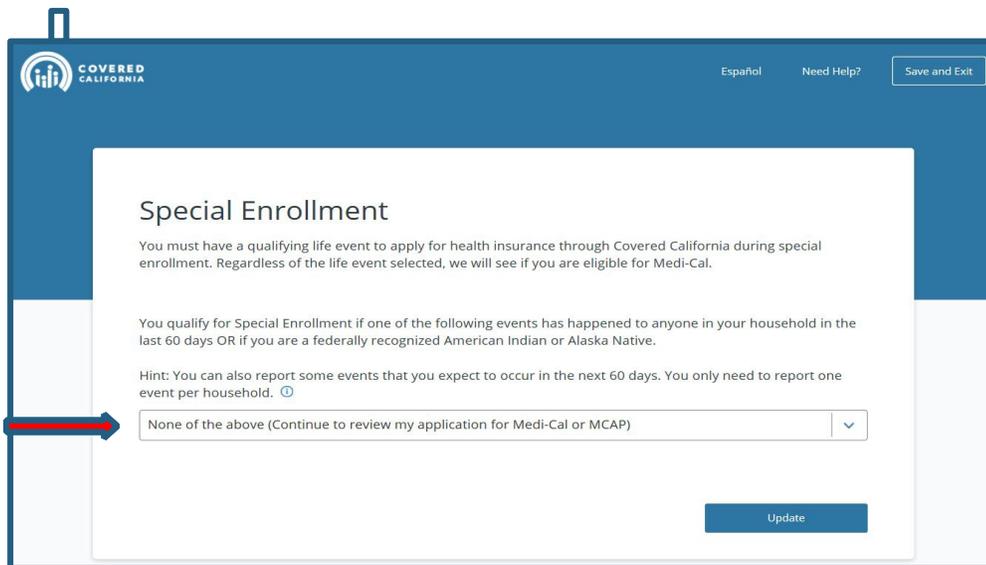
This SEP / QLE:

- Does not limit plan selection to 60 days. It allows eligible consumers to select plan enrollment at any point during the year or until a new QLE is selected (i.e., when Change Plan is available on screen).
- Runs in the background. It is not displayed as a dropdown. Users will continue to select the Qualifying Life Event that the consumer originally called to report.
- Applies first-day-of-the-following-month rule to determine the eligibility effective date when the new SEP reason APTC – Detected low FPL is detected.

## Exceptions to Special Enrollment

**Special Enrollment does not apply to Medi-Cal applicants or to verified American Indians and Alaska Natives (AI/AN). These consumers can apply for coverage anytime during the year.**

- A consumer applying with no QLE may be eligible for other programs such as Medi-Cal. If there is no qualifying life event, select “None of the above” from the dropdown list.



**Special Enrollment**

You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.

You qualify for Special Enrollment if one of the following events has happened to anyone in your household in the last 60 days OR if you are a federally recognized American Indian or Alaska Native.

Hint: You can also report some events that you expect to occur in the next 60 days. You only need to report one event per household. ⓘ

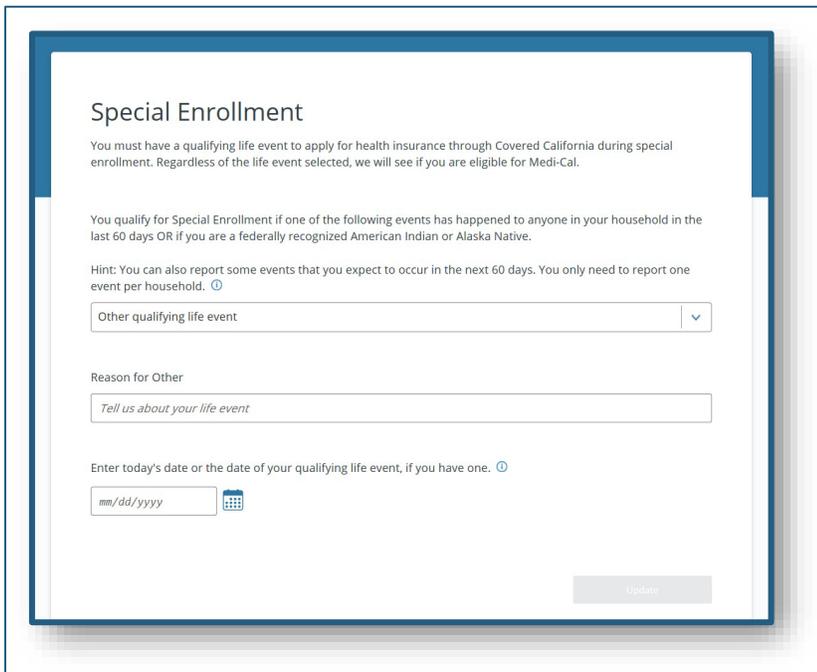
None of the above (Continue to review my application for Medi-Cal or MCAP) ▼

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## Selecting Other Qualifying Life Event

Additional fields display and must be completed when “Other qualifying life event” is selected from the “Do any of the following life events or situations apply to you?” dropdown list.

- Input a brief description of the “Other qualifying life event” in the “Reason for Other” textbox.
- Select a reason for the “Other qualifying life event” from the “Reason for Other” dropdown list.



The screenshot shows a web form titled "Special Enrollment". It includes instructions about qualifying life events and a section for "Reason for Other". The "Reason for Other" section has a dropdown menu labeled "Other qualifying life event" and a text input field with the placeholder "Tell us about your life event". Below this is a date input field with the placeholder "mm/dd/yyyy" and a calendar icon. An "Update" button is located at the bottom right of the form.

**Note:** Using “Other qualifying life event” will require a Service Center representative to verify the life event to begin the plan selection process.

## Confirming Qualification for Special Enrollment

Certified Enrollers must confirm the application qualifies for Special Enrollment and select the appropriate coverage start date category.

- Use the list of Qualifying Life Events to review and confirm with the consumer.

Certified Enrollers must select an option from the *Coverage Date Category* dropdown list, to indicate the appropriate coverage start date rules, as part of the approval for Special Enrollment.



# Special Enrollment Period Job Aid

## Qualifying Life Event Date

If the life event date is more than 60 days in the past, the consumer will not qualify for Special Enrollment.

- The life event date can also be up to 60 days in the future for loss of Minimum Essential Coverage.
- **Plan selection must be completed within 60 days of the life event date**
- If consumers wait more than 60 days from the date of the life event, they must wait until the next Open Enrollment to enroll or change a plan
  - Exception includes when a consumer knows they will lose their Minimum Essential Coverage in the future, in which their Special Enrollment Period is 60 days before the event, and 60 days after the event.

**Note:** Starting January 1, 2025, a QLE date may be entered that is up to 60 days in the future in the *Enter the date of your qualifying life event* field for the following QLEs:

- Permanently moved to/within California
- Released from jail or prison

Enter today's date or the date of your qualifying life event, if you have one. ⓘ

mm/dd/yyyy

Update

**Where can I find the date of my qualifying life event?**

The date of your qualifying life event is usually the day that the life event happened. If you do not know the date of your life event, or do not have a date, enter today's date.

- If you moved permanently, enter the date you moved.
- For adoption, enter the effective date listed on adoption certificate.
- For the birth of family member, enter the date of the birth listed on the birth certificate.
- For married/domestic partnership, enter the date listed on the married or domestic partnership certificate.
- If you have lost, or will soon lose, your coverage, enter the date when you lost or will lose coverage.
- For no longer incarcerated, enter the date you were released from incarceration.
- For gained citizenship/lawful presence, enter the date you gained citizenship or were lawfully present.

If the life event date is outside of the 60-day window, a pop-up message displays.

It is more than 60 days prior to your qualifying life event date or 60 days after your life event date. You or your household might not be eligible to enroll in a Covered California health plan.

Update



# Special Enrollment Period Job Aid

## View of the “Application Signature” page

- The *Sign and Submit* section of the *Application Signature* page for Certified Enrollers differs from that of the Consumer. Complete the *Review and Sign* section of the *Application Signature* page by checking the attestations, as appropriate.

← Application Menu Your answers will be saved

Update Your Application

### Sign & Submit Your Changed Application

Agree to the terms and conditions, and electronically sign your application below.

**1**

You are responsible for reporting changes to any information in your application. Some common changes are: moving, adding or removing family members and changes in immigration status. If you are enrolled in Medi-Cal, you must report a change within 10 days. If you are enrolled in Covered California, you must report a change within 30 days.

[Click here to learn more about reporting a change](#)

I agree and certify under penalty of perjury to report any changes to the information in this application to Covered California or to my local county office.

**2**

Please read this important information about your application. Once you finish reading, check the box to certify that you have done so.

I understand that all information disclosed on this application will be kept private and secure, as required by law. My information will be used to see if persons applying qualify, to manage my ongoing health insurance, to administer programs, and to allow my insurance company to contact me.

I understand that if I have received federal advanced premium tax credits for health coverage through Covered California during the previous benefit year, I must have filed or will file a federal income tax return for that benefit year.

I understand that if I have received California Premium Subsidy for health coverage through Covered California during the previous benefit year, I must have filed or will file a state income tax return for that benefit year.

By entering my full name below, I agree that this digital signature shall have the same force and effect as if I signed this application by my own hand.

I agree and certify under penalty of perjury that I have read the full legal terms and conditions.

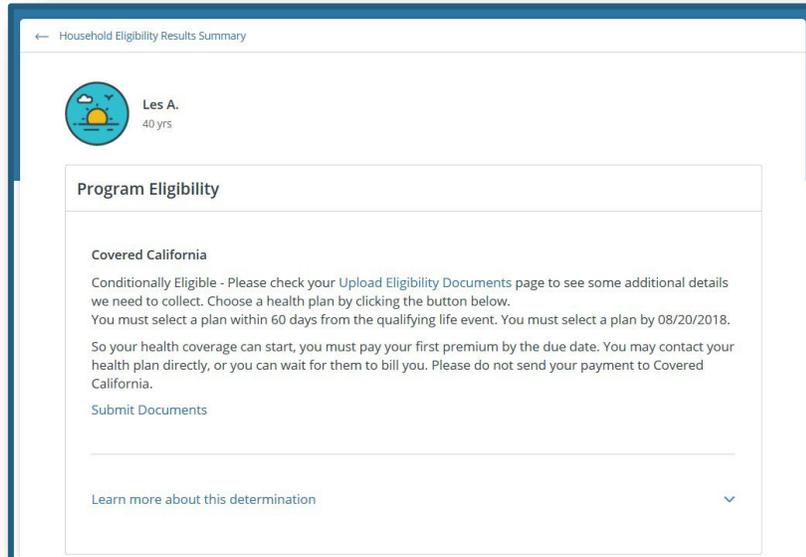
**3**

By entering my PIN and typing my full name I certify under penalty of perjury that I have read and I understand the questions in this application. I have answered honestly to the best of my ability.

Electronic Signature PIN ⓘ

Electronic Signature

If the reported life event is approved and occurred within the 60-day window, the eligibility determination is run, and the results are displayed on the “Eligibility Results” page.



If “Other qualifying life event” was selected as the Qualifying Life Event, plan selection will not be available. The enroller will need to contact the service center to have the SEP QLE verified. If the life event is denied, a message displays at the top of the “Eligibility Results” page to inform the consumer and provide further instructions.

### Other Qualifying Life Event Examples:

- Already enrolled in a Covered California plan and a change in income redetermines consumer newly eligible or ineligible for tax credits or cost-sharing reductions
- Health plan violated its contract
- Exceptional circumstance occurred on or around plan selection deadlines, including natural and human-caused disasters and proclaimed public health emergencies
- Pending Medi-Cal and later denied - May be eligible for retroactive coverage. Call the Service Center
- A Certified Enroller enrolled the consumer in a plan that they did not want to enroll in, failed to enroll the consumer in any plan, or failed to calculate premium assistance for which the consumer was eligible

### Important Information:

- Minimum Essential Coverage (MEC) Expected Start Date is the first day of the month following Plan Selection or the first day of the month following the loss of coverage, whichever is later.



## Special Enrollment Period Job Aid

- Please inform the consumer that if they select a plan on or after the first day of next month, the Expected Start Date will move to the first of the next month following Plan Selection. This could result in a gap in their healthcare coverage.
- Regulations allow MEC **Plan Selection** up to 60 days **ahead** of the loss of MEC
- When plan selection is desired 32 to 45 days ahead, use coverage date category Regular
- If Plan Selection is more than 45 days ahead:
  - Agents call the Agent Service Center at (877) 453-9198
  - Community Enrollment Partners call the CEC/PBE Help Line at (855) 324-3147
  - Babies are covered under the mother's policy for the first 31 days following the date of birth

### Report a Change

The same functionality for Special Enrollment appears in the Report a Change application process after all the required household, personal and income information has been entered and the application is ready to sign and submit. Please see the steps above to complete any changes during Special Enrollment.