



Special Enrollment Fact Sheet

What Is Special Enrollment?

You can typically only sign up for a health insurance plan through Covered California during a set time period that begins each Fall. For 2020 health coverage, you can sign up for a Covered California health plan from Oct. 15, 2019 to Jan. 31, 2020.

You can enroll in Medi-Cal at any time.

Once Covered California open enrollment ends, you can only sign up or make changes to your existing health insurance plan if you experience 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 Covered California plan. This is called “**special enrollment**.”

Examples of Qualifying Life Events

- Getting married or entering into a domestic partnership.
- Having or adopting a baby.
- Moving outside your plan’s coverage area (for example, from southern California to northern California).
- Moving to California.
- Losing your health coverage (from loss of employment, divorce, leaving active military duty or other circumstances).
- Turning 26 years old. Once you turn 26, you cannot stay on your parent’s health insurance plan.
- Becoming a U.S. citizen or legal resident of California
- Significant income changes. Either the amount you make goes down substantially and you are eligible to get *more* financial assistance to help pay for insurance, or the amount you make goes up substantially and you are eligible for *less* financial assistance.

These are just some of the more common qualifying life events. To find out about more qualifying life events, please visit www.CoveredCA.com.

How to Enroll

You can enroll online at www.CoveredCA.com. On the website, you will be able to shop and compare between health plans and determine which one best fits you, your family and your budget. You can also find free, in-person, confidential help from Covered California’s Certified Enrollment Counselors and Agents near you that can help you enroll in a health plan in the “Free Local Help to Enroll” section: www.coveredca.com/find-help/

In addition, you can call toll-free (800) 300-1506 and a Covered California Service Representative will walk you through the enrollment process, help you fill out the application and sign you up over the phone.