**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, and Covered California’s next open enrollment period is set for November 2021. 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.”

**IMPORTANT NOTE**

* **On the heels of landmark legislation to strengthen the federal Affordable Care Act, Covered California has established a new special-enrollment period for the American Rescue Plan that begins in April 2021 and runs through Dec. 31, 2021. This will give uninsured Californians more opportunities to sign up for lower-cost health care coverage, as the country continues to grapple with the COVID-19 pandemic and economic recession. This also provides opportunities for those who are already insured through health insurance companies to switch to cheaper Covered California health plans. Some of these consumers may be able to enroll in quality, brand name health plans for as low as $1 through Covered California.**
* **Consumers who don’t have health insurance, have been impacted by the state’s wildfires, have lost their jobs, suffer loss of income, or are victims of domestic abuse during COVID-19 pandemic are now eligible to enroll in health plans through Covered California’s Special Enrollment through Dec. 31.**
* **The California Department of Health Care Services also has taken new steps to help those eligible for low-cost or no-cost Medi-Cal health plans sign up easily and get immediate health coverage.**
* **Covered California assures the state’s consumers that all medically necessary testing for COVID-19 is free of charge, and that all health plans available through Covered California and Medi-Cal are currently offering telehealth options to minimize in-person medical visits.**

**Examples of Most Common Qualifying Life Events for Special Enrollment**

* Losing your health coverage (from loss of employment, divorce, leaving active military duty or other circumstances).
* 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.
* 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.

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

**How to Enroll**

You can enroll online at [CoveredCA.com](https://www.coveredca.com/). On the website, you will be able to shop and compare between health plans and determine which one best suits you, your family and your budget. You can also find free, 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.