



Special Enrollment Period Frequently Asked Questions

What circumstances qualify a consumer for a Special Enrollment?

Outside of the Open Enrollment period, a consumer may qualify for Special Enrollment if they experience any of the [Qualifying Life Events](#) listed below (please note these fields may be updated). The type and date of the Qualifying Life Event determine eligibility and coverage start dates.

- Lost or will soon lose my health insurance
- Newly qualifies for health insurance stipend (formerly “Newly qualifies for app-based driver stipend”)
- Victim of domestic abuse or spousal abandonment
- Got married or entered into domestic partnership
- Released from jail or prison
- Permanently moved to/within California
- Gained citizenship/lawful presence*
- Federally Recognized American Indian or Alaska Native
- Returned from active-duty military service
- County under state of emergency
- Other Qualifying Life Event
- None of the above (Continue to review my application for Medi-Cal/Medi-Cal Access Program)

*Moving between statuses (e.g., from LPR/green card to citizenship) does not qualify.

Consumers do not need to be previously or currently enrolled in a Covered California plan to qualify.

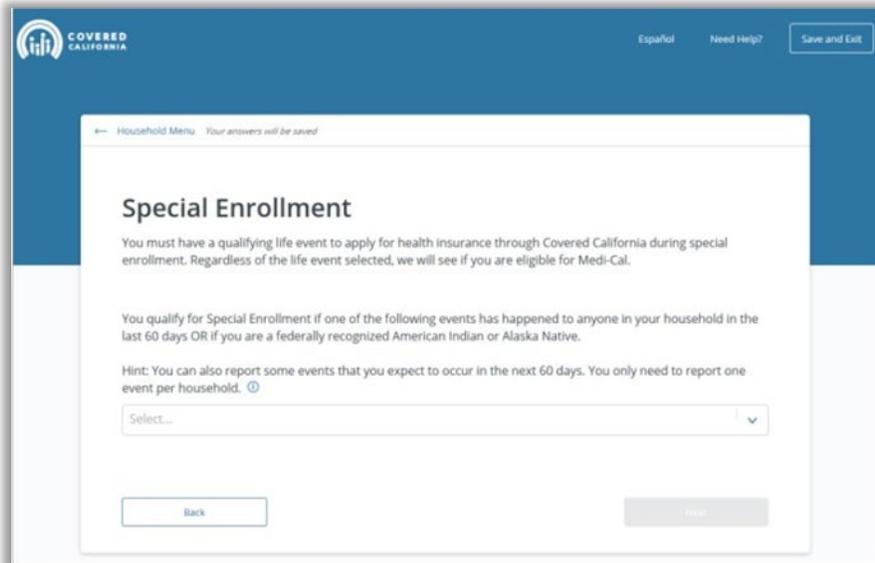
Do you have a consumer that will be losing Minimum Essential Coverage (MEC) soon?

A consumer may be currently enrolled in coverage and aware of the date their coverage will expire. If they would like to proactively enroll with Covered California more than one month* in advance, contact a Covered California Service Center. For any applicant seeking coverage that is not **more than one month** in advance, Certified Enrollers may complete the application and select the “Loss of MEC” qualifying life event to get an expected coverage start date the following month.

*Consumers may report a Loss of MEC up to 60 days in advance

Do you have a consumer that needs to report a change in income?

Consumers should report any income increases or decreases during the coverage year, especially if the change in income is over 10%. Maintaining up-to-date income reporting will ensure that the consumer is receiving the appropriate amount of APTC (Advanced Premium Tax Credits) during the year and help avoid the need to reconcile (pay back) tax credits when filing taxes.

A screenshot of the Covered California website's Special Enrollment screen. The page has a blue header with the Covered California logo on the left and 'Español', 'Need Help?', and 'Save and Exit' on the right. The main content area is white with a blue border. It features a 'Special Enrollment' heading, followed by text explaining that a qualifying life event is required for special enrollment. Below this, it lists qualifying events: '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 states that only one event per household needs to be reported. There is a dropdown menu labeled 'Select...' and two buttons at the bottom: 'Back' and 'Next'.

Reporting an Income Change during SEP:

- Access the consumer's application to Report A Change
- Special Enrollment screens appear (pictured right) at the beginning of the Report a Change process when Report a Change is selected from the Consumer Home page.
- If there is no qualifying life event (example: Loss of MEC, Birth of A Child) for the consumer, select "None of the Above"
- If "None of the Above" is selected, normal rules for Report a Change are applied.
- Navigate to the Income Section to update the consumer income
- Life Event Date: If the Life Event is more than 60 days in the past, the consumer will not qualify for Special Enrollment and must wait for Open Enrollment to enroll or change enrollment.
- If the income changes reported results in new APTC eligibility, or adjusts the amount of existing APTC, the consumer can move forward with plan selection.
- The new plan will reflect the adjusted amount of APTC available to the consumer



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How should self-employed or seasonal workers report their income?

Consumers who are self-employed or are seasonal employees may have difficulty reporting their income accurately as it can be subject to change or irregularity. If a consumer is unable to use their current monthly income to accurately determine what their annual income may be, and they do not report changes to monthly income throughout the year, they may be required to reconcile APTC when filing taxes.

The consumer application has important features Certified Enrollment Representatives should consider when assisting consumers in these scenarios:

- Consumers can edit their Total Expected Yearly Household income
- If the Total Expected Yearly Household Income displayed does not align with a consumer's expectations, they can manually input their projected annual income. This will override their reported current monthly income and adjust their APTC eligibility accordingly.

The screenshot shows a user interface for reviewing income. At the top left is a profile icon of a bunch of grapes. The title is "Review Derf's Income".

Income

Source	Amount	Frequency	Action
stateness	\$2,000.00	2 weeks	edit
treesRus	\$2,000.00	month	edit

There is a "+ add" button to the right of the income table. Red arrows point to the "edit" buttons for "stateness" and "treesRus".

Deductions

Source	Amount	Frequency	Action
gas	\$500.00	month	edit

There is a "+ add" button to the right of the deductions table.

Derf's Total Income

Current Monthly Income Click here if this looks wrong	\$5,834.00/ month
Projected Annual Income Click here if this looks wrong	\$70,008.00/ year

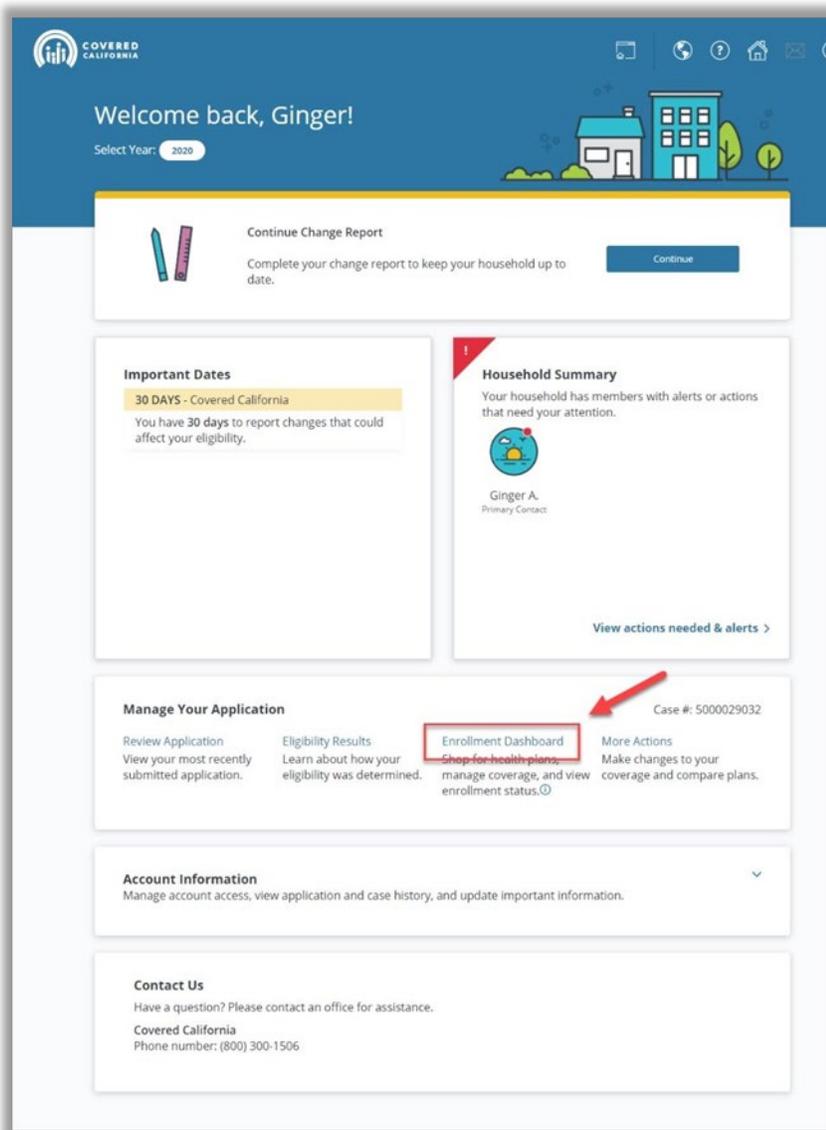
At the bottom, there are two buttons: "Back" and "Done with Derf".



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- Consumers can adjust the amount of APTC they receive monthly or choose to collect it at the end of the year
- If a consumer is not able to predict their annual income accurately and is concerned about reconciling APTC when filing taxes, they can choose to have all, or part of their premium assistance
- Sent directly to the insurance company monthly or to wait to receive the premium assistance as annual tax credit.

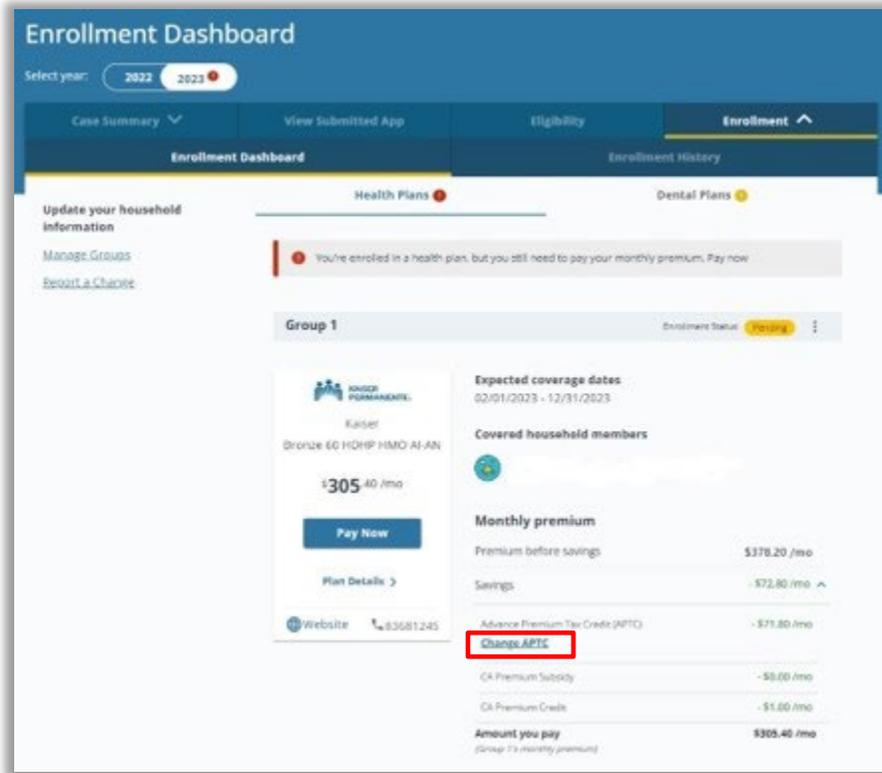
The following screenshots will walk through the steps to get to the APTC adjustment page, starting from the home page:





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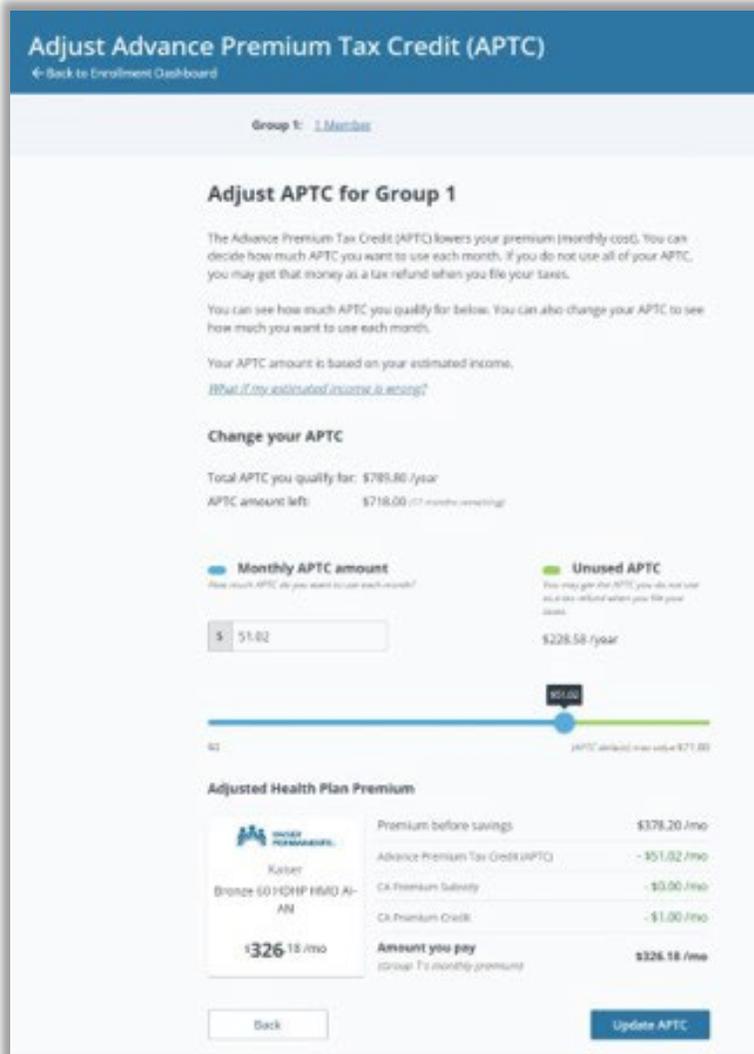
In the *Monthly premium* section of the *Enrollment Dashboard*, click **Change APTC**



Enter a new APTC amount in the **Monthly APTC amount** field. Alternatively, drag the APTC value on the sliding scale to the new APTC amount.

The sliding scale change when dragging the slider:

- Blue indicates the monthly APTC selected
- Green indicates the unused amount



Adjust Advance Premium Tax Credit (APTC)
← Back to Enrollment Dashboard

Group 1: 1 Member

Adjust APTC for Group 1

The Advance Premium Tax Credit (APTC) lowers your premium (monthly cost). You can decide how much APTC you want to use each month. If you do not use all of your APTC, you may get that money as a tax refund when you file your taxes.

You can see how much APTC you qualify for below. You can also change your APTC to see how much you want to use each month.

Your APTC amount is based on your estimated income.
[What if my estimated income is wrong?](#)

Change your APTC

Total APTC you qualify for: \$785.00 /year
APTC amount left: \$718.00 (17 months remaining)

Monthly APTC amount
How much APTC do you want to use each month?

\$ 1.02

Unused APTC
You may get the APTC you do not use as a tax refund when you file your taxes.

\$228.58 /year

0.00 (APTC selected) max value \$785.00

Adjusted Health Plan Premium

 Kaiser Bronze 60 HCHP HMO A1-AM \$326.18 /mo	Premium before savings	\$378.20 /mo
	Advance Premium Tax Credit (APTC)	-\$51.02 /mo
	CA Premium Subsidy	-\$0.00 /mo
	CA Premium Credit	-\$1.00 /mo
	Amount you pay <small>(group 1's monthly premium)</small>	\$326.18 /mo

Back Update APTC

Click the **Update APTC** button to complete the adjustment. The *Enrollment Dashboard* displays.

How does a consumer reconcile APTC with the actual premium tax credit on their return?

If a consumer's actual allowable tax credit (based on annual household income and family size) on their tax return is less than the advanced tax credit (APTC) they received during the coverage year, the difference will be subtracted from the consumer's refund or added to their balance due. The repayment amount is subject to limitations on additional taxes (see below). If



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the consumer's actual allowable tax credit is more than the advanced tax credits, they received during the coverage year, the difference will be added to their refund or subtracted from their balance due.

What are the limitations on additional taxes?

The IRS limits the amount of excess APTC a consumer must repay, and this amount is updated on a yearly basis. The limits are based on a consumer's household income and filing status. If the household income reported on their tax return is 400% of the FPL or higher, they must repay the full amount of APTC that exceeds their actual premium tax credit for which they were eligible.

References

[Financial Help Repayment Limits – Covered California](#)

<https://www.irs.gov/pub/irs-pdf/i8962.pdf> (see page 15)