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## **Covered California: Special Enrollment Periods**

### **What is “Special Enrollment”? And how will it help me get health coverage?**

To enroll in Covered California, people normally have to wait for the “open enrollment” time. That can be hard because open enrollment is only a few months out of the year. “Special enrollment” lets people enroll any time during the year if certain special events happen in their lives. It helps people get health coverage after they lose their coverage or have other life changes. The kind of life change that allows you to apply for Covered California during Special Enrollment is called a “qualifying life event.”

### **What is a “Qualifying Life Event”?**

Below are common examples of qualifying life events. If one of these events happened to you and you need coverage, you can apply during Special Enrollment.

- 1) Changes in coverage
  - a. I lost my health coverage
  - b. The premium (monthly payment) for my employer’s coverage is unaffordable
  - c. My health plan left the area
  - d. My health plan contract ended or I am over my contract limit
  - e. My health plan violated its contract
- 2) Changes in family
  - a. I gave birth to a child or adopted a child
  - b. A court ordered me to pay child support
  - c. I got married or entered into a domestic partnership
  - d. My dependent (child or other person I take care of in my house) was put up for adoption or passed away
- 3) Changes in income
  - a. I already have Covered California, but my income changed so I need more assistance
- 4) Other life changes
  - a. I gained legal status in the U.S. as a citizen/national/lawfully present person
  - b. I moved to a new area where different health plans are available
  - c. I am too old to stay on my parents’ health plan
  - d. Someone made a mistake the first time I tried to enroll in Covered California
  - e. Exceptional circumstances (something else happened to me that created hardship)

## **I had a qualifying life event happen to me. What should I do now?**

Act fast so you can get covered as soon as possible. If you sign up for a plan in the first half of the month, your new coverage will start the following month. Otherwise, it may take an extra month for your coverage to start. For some qualifying life events you can get coverage immediately. Remember, you only have 60 days to enroll after the qualifying event happens.

## **What are the steps I have to take to enroll during Special Enrollment?**

You have to do two things: enroll in Covered California and pick a health plan.

Here are the steps to do that:

- (1) Contact Covered California and tell them about your qualifying life event.

### **Covered California Enrollment**

<http://www.coveredca.com/apply/>

(800) 300-1506

TTY: (888) 889-4500

- (2) Fill out the application and submit it to Covered California. You can fill out the application on line, over the phone, or mail in a paper application.
- (3) Get an eligibility determination. Covered California will tell you if you are eligible.
- (4) Pick a health plan. You must choose a plan and doctor. Covered California will not pick a doctor for you.
- (5) Pay for your plan. The cost of your plan depends on your income and which plan you pick. If you don't make your first payment in time, your plan may be cancelled.

## **Don't take "no" for an answer!**

Sometimes Covered California makes mistakes. If you call them and they say you did not have a qualifying life event, you should still complete an application. If you are denied and you think you are eligible, you can appeal.

### **Tips for Choosing a Plan**

Remember, the plan with the lowest monthly premium actually costs more if you visit the doctor often, have several medications, or have a medical emergency. If you already have a doctor, pick a plan that your doctor accepts. If you have questions, contact Covered California or the plan that you might sign up for.

**Remember! The rules for Medi-Cal are different. People can enroll in Medi-Cal at any time of the year. There is no Special Enrollment requirement for Medi-Cal.**