

Special Enrollment Periods

If you experience certain “Qualifying Life Events,” like having a baby or getting married, or if a “Complex Issue” prevented you from enrolling in coverage during the Open Enrollment Period, you may be eligible for a Special Enrollment Period (SEP) on the Marketplace. A SEP usually gives you 60 days after the Qualifying Life Event or resolution of the Complex Issue to enroll in coverage.

What is a Qualifying Life Event?

Qualifying Life Events are changes in your circumstances that make you eligible for a SEP. They include:

- Getting married.
- Having a baby, adopting a child, or placing a child for adoption or foster care.
- Moving outside your insurer’s coverage area.
- Gaining citizenship.
- Leaving incarceration.
- Gaining status as a member of an Indian tribe.
- Involuntarily losing other health coverage due to losing job-based coverage, divorce, the end of an insurance plan in the individual market, COBRA expiration, aging off a parent’s plan, losing eligibility for Medicaid or All Kids, and other similar circumstances.
- Plan year ending for transitional insurance plan in the individual market, regardless of whether it is canceled or up for renewal.
- For people already enrolled in Marketplace plan: Having a change in household status or income that affects eligibility for financial help.

What is a Complex Issue?

Complex Issues are issues beyond your control that kept you from enrolling in coverage before the end of Open Enrollment. They may also qualify you for a SEP. Complex Issues include:

- Delayed Medicaid denials.
- System errors related to immigration status.
- Exceptional circumstances, such as a natural disaster or medical emergency.
- Technical errors that prevented your insurer from getting your enrollment information.
- Auto-enrollment errors during the coverage renewal process.
- Misinformation, misrepresentation, or inaction by an individual or organization providing formal enrollment assistance resulted in a failure to enroll you in a plan, enrollment in the wrong plan, or no offer of financial help even though you were eligible for it.
- System display errors resulted in incorrect information about your health plan.
- Error messages or other system errors prevented you from completing enrollment.
- Federal caseworkers are still working with you to fix your enrollment issues.

How do I enroll through a SEP if I have experienced a Qualifying Life Event or a Complex Issue?

If you experience a Qualifying Life Event, there are three ways to apply for Marketplace coverage:

- **Call the Get Covered Illinois Help Desk** at (866) 311-1119 from 8a.m. to 8p.m. to talk to a specialist.
- **Find free in-person help** with a trained professional near you who can help you apply and enroll.
- **Answer a few questions** to get started on your own at GetCoveredIllinois.gov.

If you experienced a Complex Issue and need a SEP, contact the Marketplace Call Center at (800) 318-2596 and tell them about your situation. The Marketplace Call Center may grant you a SEP and allow you up to 60 days to enroll in a plan once the issue is resolved. If you experienced an auto-enrollment error due to technical issues, you can ask the Marketplace Call Center for a retroactive start date of January 1.

When does my coverage begin if I enroll through a SEP?

Your coverage start date from a SEP may vary depending on your situation. Some examples are below:

Qualifying Life Event	Plan Selection Date	Plan Start Date
<ul style="list-style-type: none"> • Moving outside your insurer's coverage area • Release from incarceration • Gaining immigration status as "lawfully present" • Gaining status as member of an Indian Tribe 	Between the 1st and 15th day of the month	First day of the following month
	Between the 16th and the last day of the month	First day of the second following month
<ul style="list-style-type: none"> • Gaining a dependent through marriage 	Any day of the month	First day of the following month after you select a plan
<ul style="list-style-type: none"> • Future loss of minimum essential coverage you can anticipate up to 60 days in the future* 	Any day of the month	First day of the month following the date of the loss of minimum essential coverage
<ul style="list-style-type: none"> • Birth • Adoption • Foster care placement 	Any day of the month	Day the child was born, adopted or placed for adoption or foster care

**If you are going to lose coverage, you may be able to enroll up to 60 days before you lose coverage to prevent a coverage gap.*

What if my Special Enrollment Period request is denied?

If your SEP is denied by the Marketplace and you do not agree with the decision, you can file an appeal. To file an appeal, download the Illinois appeal form at GetCoveredIllinois.gov/special-enrollment-periods and follow the instructions on the form. If the Marketplace decides you qualify for a SEP based on your appeal, you can get coverage back to the date your SEP was first denied.