

A special enrollment period (SEP) allows an eligible individual and other eligible household members to enroll in a Get Covered Illinois health plan outside of open enrollment due to a qualifying life event (QLE). Certain QLEs require documentation; a list of approved documents and information on opening a SEP can be found at GetCoveredIllinois.gov/SpecialEnrollment. Questions? Customers can call the customer assistance center at 866-311-1119 (TTY: 711).

Qualifying Life Event	SEP Available to		Coverage Effective Date	SEP Available BEFORE Event?	Triggering Event Date	Shopping Window	Documentation Required?	Additional Information
	New Customers (not currently enrolled)	Current Customers						
Loss of Qualifying Coverage								
Loss of Medicaid or All Kids	Yes	Yes	1st of month after event, if shopping before coverage ends, or plan selection	Yes	Last day of coverage	60 days before event, 90 days after event	Yes, approval of documents prior to plan shopping (system-automated, no manual pre-verification needed)	The system will automatically open this SEP after receiving an Account Transfer from Medicaid showing a qualifying loss of Medicaid or All Kids coverage. Available to people who either lost Medicaid or All Kids within the past 90 days or will lose it within 60 days.
Loss of employer or other health coverage	Yes	Yes	1st of month after event, if shopping before coverage ends, or plan selection	Yes	Last day of coverage	60 days before event, 60 days after event	Yes, approval of documents prior to plan shopping	An individual may request an effective date equal to the 1st of the triggering event month if a) losing coverage for a mid-month effective date and b) making the plan selection before the end of the month prior to the triggering event month. Includes individuals who lose coverage due to a

								divorce.
Loss of employer contribution to COBRA	Yes	Yes	1st of month after event, if shopping before coverage ends, or plan selection	Yes	Last day coverage is paid or subsidized	60 days before event, 60 days after event	Yes, approval of documents prior to plan shopping	N/A
Change in Household Size								
Marriage	Yes	Yes	1st of month after plan selection	No	Date of marriage	60 days after event	Yes, approval of documents prior to plan shopping	N/A
Birth or adoption	Yes	Yes	Date of the event OR 1st of month after plan selection	No	Date of birth or adoption (or placement in the home)	60 days after event	Yes, approval of documents prior to plan shopping	The retroactive effective date to date of birth, adoption or court order is default. Households seeking prospective enrollment should contact the Get Covered Illinois customer assistance center. Loss of a dependent does not open a SEP.
Gain of dependent through foster care, child support or court order	Yes	Yes	Date of the event OR 1st of month after plan selection	No	Date court order is effective	60 days after event	Yes, approval of documents prior to plan shopping	
Death	No	Yes	1st of month after plan selection	No	Date of death	60 days after event	No (system-automated)	Excludes death of a family member who was not enrolled in a Get Covered Illinois health plan.
Change in Eligibility for Coverage or Financial Help								
Gain of citizenship or lawful presence	Yes	Yes	1st of month after plan selection	No	Date of citizenship status change	60 days after event	Yes, approval of documents prior to plan shopping	The individual must be newly eligible to qualify.
Release from incarceration	Yes	Yes	1st of month after plan	No	Date of release	60 days after event	Yes, approval of documents prior to	N/A

			selection				plan shopping	
Newly eligible for APTC/CSR due to changes in current employer plan	Yes	Yes	1st of month after event, if shopping before coverage ends, or plan selection	Yes	Date of change	60 days before event, 60 days after event	Yes, approval of documents prior to plan shopping	The individual must be APTC or CSR eligible as a result of the change to the employer plan to qualify.
Newly eligible for APTC/CSR due to income decrease	Yes	Yes	1st of month after plan selection	No	Date of income decrease	60 days after event	Yes, approval of documents prior to plan shopping	The individual must be APTC eligible to qualify.
Newly eligible or ineligible for APTC/CSR	No	Yes	1st of month after plan selection	No	Date of eligibility determination	60 days after event	No (system-automated)	This SEP is only applicable to households currently enrolled in a health plan through Get Covered Illinois. Customers must report a change through GetCoveredIllinois.gov to begin the redetermination process. If customers are newly eligible or ineligible, a SEP will open.
Change in Primary Place of Residence								
Moved to Illinois	Yes	Yes	1st of month after plan selection	No	Date of move	60 days after event	Yes, approval of documents prior to plan shopping	Individuals must prove they had other health care coverage within 60 days before their move to be eligible.
Address change making new plans available	Yes	Yes	1st of month after plan selection	No	Date of move	60 days after event	Pre-verification is only required for new customers	This SEP will be automatically granted to current Get Covered Illinois enrollees who report an address change occurring in the prior 60

									days and gain access to new health plans. Excludes address changes that do not open new health plans.
Other Qualifying Events									
New HRA offer for employer (ICHRA or QSEHRA)	Yes	Yes	1st of month after event, if shopping before coverage ends, or plan selection	Yes	Date ICHRA or QSEHRA coverage begins	60 days prior to event, 60 days after event	Yes, approval of documents prior to plan shopping	N/A	
Pregnancy	Yes	Yes	For new plan selections: First of month of triggering event OR first of month after triggering event For current enrollees: First of month following plan selection.	No	Date pregnancy is confirmed by a licensed provider	60 days after event	No	Individuals must answer the questions on the eligibility application to open a SEP.	
American Indian or Alaska Native	Yes	Yes	1st of month after plan selection	N/A	N/A	Year-round	N/A	Households with a tribal member can update or enroll once a month.	
Tax Time Easy Enrollment	Yes	Yes	1st of month after plan selection	No	Date of Get Covered Illinois notice	60 days after event	No	Customers need to check the Health Insurance Checkbox on their Illinois income tax return to be considered for this SEP.	

Victim of domestic abuse or spousal abandonment	Yes	Yes	1st of month after plan selection	No	Date the SEP is granted	60 days after event	Yes, approval of documents prior to plan shopping	If an individual is unable to provide proof of prior coverage, they should reach out to the Get Covered Illinois customer assistance center.
Errors and Special Circumstances								
Error by marketplace or marketplace partner	Yes	Yes	Choice: • The date that coverage would have started had the error not occurred • First of the month following plan selection OR as otherwise directed by Get Covered Illinois, based on the circumstances of the case	No	Date the error occurred	60 days after event, or as appropriate based on the case	Yes, approval of documents prior to plan shopping	N/A
Violation of plan contract by issuer	No	Yes	On a case-by-case basis Choice: • The date that coverage would have started had the violation not occurred • First of the month following plan selection OR as otherwise	No	Date of contract violation	60 days after event, or as appropriate based on the case	Yes, approval of documents prior to plan shopping	Customers who believe a contract violation occurred must contact the Get Covered Illinois customer assistance center.

			directed by Get Covered Illinois, based on the circumstances of the case.					
Unable to enroll due to Medicaid denial after enrollment period	Yes	Yes	On a case-by-case basis Choice: • The date that coverage would have started had individual been determined eligible when initially applying; or • First of the month following plan selection	No	Date of ineligibility determination	60 days after event	Yes, approval of documents prior to plan shopping	The initial Medicaid assessment does not have to originate from Get Covered Illinois to qualify for this SEP.
Exceptional circumstance	Yes	Yes	On a case-by-case basis Choice: • The date that coverage would have started had the exceptional circumstances not occurred • First of the month following plan selection	No	Date the SEP is granted	60 days after event, or as appropriate based on the case	Yes, approval of documents prior to plan shopping	Get Covered Illinois will collect and review customer attestation regarding the exceptional circumstances, including any supporting evidence. A medical diagnosis or health need is not an exceptional circumstance unless these health needs prevented the customer from taking action on their coverage.

Appendix

Examples of Coverage Effective Dates

Rule	Event Date	Plan Selected	Coverage Effective	Additional Information
Event Date	April 8	May 18	April 8	For cases of birth, adoption or placement, individuals can choose to begin coverage retroactively to the event date or begin coverage the 1st of the month following plan selection.
1st of month after plan selection	April 8	March 31	May 1	Individuals can shop up to 60 days before the event for: <ul style="list-style-type: none"> • Loss of Medicaid or All Kids • Loss of employer or health coverage • Loss of employer contribution to COBRA • Newly eligible for APTC/CSR due to changes in current employer plan <p>In this case, the plan will begin the month following the triggering event.</p>
	April 8	May 18	June 1	
	April 8	June 2	July 1	
	April 8	June 30	July 1	Individuals who lose Medicaid or All Kids have 90 days after the event to select a plan.