

Partner Toolkit: Special Enrollment Period 2026



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What is a Special Enrollment Period?

A Special enrollment period (SEP) is an opportunity to enroll in new coverage, add members to existing coverage, or change plans outside of open enrollment after a major life change, also called a Qualifying life event (QLE). It's meant to help Illinoisans stay covered during times of transition.

In most cases, Illinoisans have up to 60 days after the event to make these changes. Some life events can be reported in advance, allowing people to shop for plans before the change occurs, with coverage beginning after the event. Coverage typically starts on the first day of the month after a plan is selected, though start dates can vary depending on the situation.

TIP:

Encourage people to act as soon as a life event occurs.



Qualifying Life Events (QLE)

Illinoisans may qualify for a SEP if they've experienced one of these major life changes. Visit our [dedicated webpage](#) for more information on QLEs.

- Lost health insurance (e.g. lost employer or other coverage, lost employer contribution to COBRA)
- Lost Medicaid or All Kids
- Marriage
- Pregnancy (new in 2026)
- Birth or adoption
- Foster care, child support, or court order
- Death of a covered individual
- Moved to Illinois
- Moved to a new county or ZIP code in Illinois with different health plans available
- Gained U.S. citizenship or lawful presence
- Released from jail or prison
- Change to an employer's plan that impacts financial help
- Change in income (that impacts financial help or coverage eligibility)
- American Indian or Alaska Native (enrollment is open year-round)
- Tax Time Easy Enrollment (new in 2026)
- Contract violation by issuer
- Marketplace error
- Exceptional circumstances

Example: Moving to Illinois

Jordan moved to Illinois outside of open enrollment. It is a qualifying life event so he can enroll in a Get Covered Illinois plan through a SEP. He has 60 days from the move to enroll, and his coverage can start the first of the month after he selects a plan. To prove his move, Jordan must provide at least one document showing his new address, such as a current lease, mortgage paperwork, utility bill, Illinois ID, or school records, and at least one of these documents showing his old address. He must also provide proof that he had coverage in the last 60 days.

Example: Loss of Medicaid Coverage

Emma's family lost Medicaid coverage, which is considered a qualifying life event that opens a SEP. She has 60 days before the loss and 90 days after the last day of Medicaid to report her qualifying life event and enroll in coverage through Get Covered Illinois. Coverage can start the first of the month after she selects a plan. To prove the qualifying event, Emma must provide a letter from the Illinois Department of Healthcare and Family Services showing the date that coverage ended.

New QLEs in 2026

Illinois' transition to a state-based marketplace allows Get Covered Illinois to put residents first, including adding pregnancy and Tax Time Easy Enrollment as new QLEs.

Pregnancy

Individuals can enroll or update their coverage if they or a dependent are confirmed pregnant by a licensed provider.

- New enrollees or those selecting a new plan: Coverage begins the first of the month the pregnancy was confirmed or the first of the following month.
- Current customers adding household members or changing plans: Coverage begins the first of the month after plan selection.

Tax Time Easy Enrollment

- When filing Illinois state taxes, uninsured residents can check a box to receive an eligibility estimate and begin the enrollment process through Get Covered Illinois.
- Any uninsured Illinoisan and their household members may enroll. Coverage begins the first of the month after plan selection.

Enrollment Options

During a SEP, people are able to:

- Sign up for health coverage if they do not already have a Get Covered Illinois plan, **or**
- Change their current health plan if they are already enrolled through Get Covered Illinois.

In some situations, there are limits on which plans people can choose:

- People who are signing up for coverage for the first time can usually choose from any available plan level (such as Bronze, Silver, Gold, or Platinum).
- People who already have a plan and want to change it may be limited to choosing a plan at the same plan level as their current one.

These limits can vary based on the type of SEP and what plans are available. If someone is required to stay in the same plan level but no other plan at that level is available, they can choose a plan that is one level higher or lower than their current plan. For example, a person in a Bronze plan could switch to a Silver plan, but could not switch directly from Bronze to Gold.

Enrollment Deadlines

The table below lists the deadlines for enrolling in new coverage or making changes to an existing plan for common life events.

This is not a comprehensive list. View a full list of [QLEs](#) and their deadlines.

QLE	Deadline
Lost health insurance (e.g. lost employer or other coverage, lost employer contribution to COBRA)	60 days before and 60 days after coverage ends
Lost Medicaid or All Kids	60 days before and 90 days after coverage ends
Marriage	60 days after marriage date
Pregnancy	60 days after pregnancy is confirmed
Birth or adoption	60 days after birth or adoption
Foster care, child support, or court order	60 days after placement or court order
Death of a covered individual	60 days after date of death
Moved to or within Illinois	60 days after date of move
Gained U.S. citizenship or lawful presence	60 days after new status is obtained
Released from jail or prison	60 days after release date
Change to an employer's plan that impacts financial help	60 days before and 60 days after change takes effect
Change in income that impacts financial help	60 days after change takes effect
American Indian or Alaska Native	Enrollment is open year-round and can be used once per month
Tax Time Easy Enrollment	60-day enrollment window when taxes are filed

Process for New or Existing Customers

SEPs are time sensitive. Customers must take the following steps to make sure they get covered after a QLE.

1. Create and/or log into their GetCoveredIllinois.gov account.
2. Create or update eligibility application with any changes.
3. After completing or updating an application, confirm the life event.
 - a. Customers must report within 60 days after the event (Loss of Medicaid or All Kids allows up to 90 days after the event). Certain events are automatically reported.
4. Upload documentation to verify the life event (discussed in How Get Covered Illinois Confirms a Life Event). Not all QLEs require documentation.
5. Get Covered Illinois sends a notice to the customer explaining their eligibility.
6. Select a health plan before the end of the SEP. Most coverage starts the first of the month following plan selection.
7. Pay the first premium payment to the carrier to activate coverage.

How Get Covered Illinois Confirms a Life Event

Most QLEs need to be verified by Get Covered Illinois before someone can enroll in or change their health plan. Some life events don't need verification because Get Covered Illinois can confirm them automatically or because proof isn't required. The documents needed depend on the type of life event.

Certain QLEs require proof of prior coverage:

- Marriage
- Move to or within Illinois
- Newly eligible/ineligible for financial help

A full list of accepted documents for each life event is available on the Get Covered Illinois website. Illinoisans can upload documents to their Get Covered Illinois account.

If customers have issues submitting their documents, they can call the Customer Assistance Center at 1-866-311-1119 (TTY: 711).

TIP:

- Documents must clearly show name, date, and relevant life event.
- Photos should be easy to read.
- Expired or incomplete documents may be rejected.

Connect with Us on Social Media

Follow the Get Covered Illinois official social media accounts. We encourage you to tag us in your posts when applicable.

 LinkedIn: [linkedin.com/company/get-covered-illinois](https://www.linkedin.com/company/get-covered-illinois)

 Instagram: [@covered_illinois](https://www.instagram.com/@covered_illinois)

 Facebook: [Get Covered Illinois](https://www.facebook.com/GetCoveredIllinois)

 TikTok: [@getcoveredillinois](https://www.tiktok.com/@getcoveredillinois)

 X: [@coveredillinois](https://twitter.com/@coveredillinois)

Social Media Graphics and Captions

Here are tailored social media captions and accompanying graphics for SEP.



MARRIAGE POST 1

Tying the knot may unlock a special enrollment period for new or updated health coverage. Learn more at GetCoveredIllinois.gov/SpecialEnrollment.



MARRIAGE POST 2

Special enrollment periods let Illinoisans shop for health plans outside open enrollment after a life event like getting married, moving, or losing a job. Share this tip so your friends, family, or new neighbors can stay covered with GetCoveredIllinois.gov/SpecialEnrollment.



MARRIAGE POST 3

Special enrollment periods let Illinoisans shop for health plans outside open enrollment after a life event like getting married, moving, or losing a job. Share this tip so your friends, family, or new neighbors can stay covered with GetCoveredIllinois.gov/SpecialEnrollment.



MARRIAGE POST 4

Special enrollment periods let Illinoisans shop for health plans outside open enrollment after a life event like getting married, moving, or losing a job. Share this tip so your friends, family, or new neighbors can stay covered with GetCoveredIllinois.gov/SpecialEnrollment.

Social Media Graphics and Captions

Here are tailored social media captions and accompanying graphics for SEP.



BIG LIFE CHANGES POST 1

Big life changes don't always line up with open enrollment – but health coverage still matters. A special enrollment period lets you enroll or make changes to your health plan after a life event like moving, pregnancy, or losing coverage. Learn more at [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).



BIG LIFE CHANGES POST 2

New address? Growing family? Loss of coverage? Life changes like these may mean that you now qualify for health coverage through a special enrollment period. Get Covered Illinois is here to help you explore your options. Reach out to find the right plan for you. Learn more at [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).



GROWING FAMILY POST 1

Pregnant or have a new baby? Focus on care, not costs. Get health coverage for prenatal visits, delivery, and newborn screenings through a special enrollment period. Learn more at [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).



GROWING FAMILY POST 2

Welcoming a new little one is a big life change. Get Covered Illinois is here to help with a special enrollment period for new or expectant parents. Visit [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment) to see if you qualify for health coverage for prenatal visits, delivery, and newborn screenings.

Social Media Graphics and Captions

Here are tailored social media captions and accompanying graphics for SEP.



GROWING FAMILY POST 3

Special enrollment periods let Illinoisans shop for health plans outside open enrollment after a life event like having a baby, moving, or losing a job. Share this tip so your friends, family, or new neighbors can stay covered with [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).



MOVING POST 1

Moving is stressful, but finding health coverage doesn't need to be. Your move to or within Illinois could unlock a special enrollment period. So, while you're hunting for the tape, you can enroll in health coverage. Learn more at [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).



DIVORCED POST 1

Divorce can change a lot, including your health coverage. If you've recently divorced, you may qualify for a special enrollment period. You can enroll in a new health plan and keep coverage for yourself and family. Learn more at [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).



DIVORCED POST 2

Divorce can change a lot, including your health coverage. If you've recently divorced, you may qualify for a special enrollment period. You can enroll in a new health plan and keep coverage for yourself and family. Learn more at [GetCoveredIllinois.gov/SpecialEnrollment](https://www.getcoveredillinois.gov/SpecialEnrollment).

Downloadable Handouts

The following one-page handouts are available for download [here](#).

- SEP Customer One Pager
- SEP Partner One Pager
- Tax Time Easy Enrollment Customer One Pager
- Tax Time Easy Enrollment Partner One Pager



Visit [GetCoveredIllinois.gov](https://www.getcoveredillinois.gov), where our customers can compare plans, find savings and get live free help.

