



A Guide to Special Enrollment: Options and Information

2015 open enrollment ends February 15, 2015. This is the last day for consumers to enroll in a qualified health plan inside or outside of MNsure for coverage in 2015.

Consumers may still qualify for 2015 enrollment in a qualified health plan if they experience a life event such as having a baby or changing their permanent address. See below for a list of life events that may qualify a consumer for a special enrollment period.

Medical Assistance and Minnesota Care

If a consumer qualifies for Medical Assistance or Minnesota Care they can enroll anytime, they do not need to qualify for a special enrollment. This [chart](#) will show what a consumer may qualify for based on household size and annual income.

Small Employers eligible for SHOP

New small employer groups can enroll anytime throughout the year.

American Indians and Alaska Natives

Members of a U.S. federally recognized tribe and Alaska Natives may enroll in or change their enrollment in a qualified health plan monthly. American Indians enrolled in a U.S. federally recognized tribe and their descendants (IHS/Tribal eligible) are exempt from the mandate to purchase health insurance.

Qualifying Life Events

The following situations can trigger a special enrollment period throughout the year:

- Loss of minimum essential coverage. For example, coverage ends because a job is ending. **Note:** Voluntarily quitting other health care coverage or being terminated for failure to pay premiums is not considered loss of coverage.
- Marriage.
- Birth of a child, adoption or placement for adoption or foster care.
- Gain citizen, national, or lawfully present status.
- Enrolled in qualified health plan (QHP) through MNsure and had a change in circumstances that makes consumer newly eligible or ineligible for advance payment of premium tax credits or cost-sharing reductions. This life event is not available for changes in the amount of existing advance premium tax credits or cost-sharing reductions.
- The terms of employer-sponsored coverage changed and it is no longer affordable or does not meet minimum value requirements.

- Change in enrollee's permanent address that provides new qualified health plan enrollment options.
- Enrolled as a member of a federally recognized tribe. Those who qualify as such may enroll in a qualified health plan or change from one qualified health plan to another one time per month.
- Consumer believes there is an error on his/her enrollment that was caused by MNsure action or inaction.

How long does the special enrollment period last?

The special enrollment period will generally last 60 days from the date of the event. During this time, consumers can sign up for health care coverage or change plans if they already have coverage.

How do consumers who qualify for a special enrollment period apply for coverage through MNsure?

If the consumer is currently enrolled in a qualified health plan, **start with step 5.**

If the consumer is **not currently enrolled** in a qualified health plan, **start with step 1.**

1. If you would like to review your options before applying, **browse sample plans in [Find a Plan](#)**. You will not see potential financial assistance subtracted from plan costs until you register and create an account and apply.

2. **[Create an account and apply](#)**.

This allows us to verify your identity and see what financial assistance you may qualify for. Use the checklist below to make sure you have all the information you need at hand to register and create an account and apply.

If you qualify for **Medical Assistance or MinnesotaCare**, you will not need to go to the next step to choose a plan, the plan options available to you will be mailed to you in the following weeks.

3. **Choose a plan** with financial assistance subtracted from the cost, if applicable.
4. **Enroll in the plan and sign.** (You cannot make changes to our application after you complete this step!)
5. **Call the Contact Center at 1-855-366-7873** to complete the enrollment process through MNsure. Your enrollment will not be completed unless you are approved for a special enrollment period.
6. **[Pay the first month's premium to your insurance company](#)** upon receipt of an invoice. Your coverage will not be effective until you complete this step.
7. Your insurance company will notify you if they need more information from you to process your enrollment.

If you are unsure if a consumer qualifies for a special enrollment period, please call the Broker Line/Assister Resource Center (ARC) at (844) 520-8695. Press 1 for the Broker Line and press 2 for the ARC.