



MNSure Guide to Special Enrollment Period

A special enrollment period (SEP) is a period of time during which an individual may enroll in a qualified health plan (QHP) or change enrollment to another QHP if the individual experiences a qualifying event. Generally, the special enrollment period begins on the date the qualifying event takes place (**regardless of when you report the life event**) and ends 60 calendar days later. Any plan selections must be made *before* the end of the special enrollment period. You are responsible to pay the premium amount billed by the insurance company in order to ensure coverage. If you are already enrolled in coverage you purchased through MNSure and have experienced a qualifying life event, call the MNSure Contact Center at 1-855-366-7873.

You may need to provide additional documentation to verify that you qualify for enrollment. MNSure will contact you if additional documentation is required.

Change/Life Event	When does my 60-day SEP begin?	When do I enroll?	When does my coverage start?
<p>American Indian or Alaska Native</p> <p>A qualifying tribal member's dependents can enroll in or change plans with the qualifying individual if they are on the same application for coverage.</p>	<p>Special enrollment starts at the beginning of each month and ends on the final day of the month</p>	<p>Any time during your special enrollment period</p>	<p>Plan selection received:</p> <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th - end of month, coverage begins two months out

Change/Life Event	When does my 60-day SEP begin?	When do I enroll?	When does my coverage start?
<p>Birth, adoption, or placement for adoption, foster care or child support order</p>	<p>Date of birth, adoption placement or court order</p>	<p>Any time during your special enrollment period</p>	<p>Options:</p> <ol style="list-style-type: none"> 1. Retroactive to date of birth, adoption, placement or court order, or 2. First day of the month following the date of birth, adoption or placement, or 3. Regular effective date based on plan selection received: <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th - end of month, coverage begins two months out
<p>Change of address</p> <p>You gain access to new qualified health plan choices as the result of a permanent move.</p>	<p>Date of move</p>	<p>Any time during your special enrollment period</p>	<p>Plan selection received:</p> <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th – end of month, coverage begins two months out
<p>Change in circumstance causing new advanced premium tax credit (APTC) or cost-sharing reduction (CSR) eligibility or ineligibility.</p> <p>Includes you or your dependent who is already enrolled in QHP through MNsure and is newly eligible for APTC or CSR. Not available for changes in amount of existing APTC or CSR.</p>	<p>Date of eligibility determination notice</p>	<p>Any time during your special enrollment period</p>	<p>Plan selection received:</p> <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th – end of month, coverage begins two months out

Change/Life Event	When does my 60-day SEP begin?	When do I enroll?	When does my coverage start?
<p>Change in employer-sponsored insurance causing new advanced premium tax credit (APTC) or cost-sharing reduction (CSR) eligibility</p> <p>Includes you or your dependent who is enrolled in employer-sponsored health insurance and becomes newly eligible for APTC or CSR because of a change to employer-sponsored health insurance coverage.</p> <p>Change includes change to plan benefits causing them to become unaffordable or lose minimum value.</p>	<p>Date of change to plan benefits or cost</p>	<p>Any time during your special enrollment period.</p> <p>You or your dependent can apply for a QHP during the 60 days prior to loss of coverage in order to ensure no gap in health care coverage.</p>	<p>First day of the month following date of plan selection.</p>
<p>Loss of dependent(s) due to death or divorce</p>	<p>Date of death or effective date of divorce</p>	<p>Any time during your special enrollment period</p>	<p>Options:</p> <ol style="list-style-type: none"> 1. First day of the month following date of plan selection; or 2. Regular effective date based on plan selection received: <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th - end of month, coverage begins two months out
<p>Gain of citizenship, national, or lawfully present status</p>	<p>Date of status change</p>	<p>Any time during your special enrollment period</p>	<p>Plan selection received:</p> <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th – end of month, coverage begins two months out

Change/Life Event	When does my 60-day SEP begin?	When do I enroll?	When does my coverage start?
<p>Loss of health care coverage</p> <p>Includes loss of employer-sponsored* coverage by you or your dependent (includes loss of continuation coverage such as COBRA and retiree coverage)</p> <p>Includes loss of coverage because an employer ends coverage or you or your spouse lose or leave a job Includes end of your non-calendar year plan</p> <p>Includes loss of Medical Assistance (MA) or MinnesotaCare</p> <p>Includes loss of other government sponsored coverage such as CHAMPUS or TRICARE</p> <p>Note: <i>Not</i> available for loss due to failure to pay premiums or other voluntary termination of coverage.</p>	<p>The date you or your dependent is no longer covered by (or eligible for) a health insurance plan</p>	<p>Any time during your special enrollment period.</p> <p>An individual or dependent can apply for a QHP during the 60 days prior to loss of coverage in order to ensure no gap in health care coverage.</p>	<p>First day of the month following date of plan selection</p>
<p>Marriage</p>	<p>Date of marriage</p>	<p>Any time during your special enrollment period</p>	<p>First day of the month following date of plan selection</p>

Change/Life Event	When does my 60-day SEP begin?	When do I enroll?	When does my coverage start?
<p>MNsire mistake</p> <p>You think that you or your dependent’s enrollment, disenrollment, or lack of enrollment in QHP was incorrect and due to MNsire error or inaction or misconduct on part of an enrollment assistance service.</p>	<p>Date you report the error to MNsire, if timely</p>	<p>Any time during your special enrollment period</p>	<p>MNsire will take such action as necessary to correct or eliminate the effects of the error, inaction or misconduct, including coverage options:</p> <ol style="list-style-type: none"> 1. date coverage would have started without the error inaction or misconduct; or 2. the first of the month following plan selection.
<p>Exceptional circumstances</p> <p>You report to MNsire that you or your dependents are victims of domestic abuse or spousal abandonment.</p> <p>MNsire determines that failure to enroll during enrollment period is not within an individual’s control or due to individual fault.</p>	<p>Upon request for special enrollment period due to domestic abuse or spousal abandonment</p> <p>Case-by-case</p>	<p>Any time during your special enrollment period</p> <p>Case-by-case</p>	<p>Plan selection received:</p> <ul style="list-style-type: none"> • 1st - 15th of month, coverage begins the following month • 16th – end of month, coverage begins two months out <p>Case-by-case.</p>
<p>Violation in material provision of QHP contract (VERY rare)</p>	<p>Date violation is reported to MNsire</p>	<p>Depends</p>	<p>MNsire will work with insurance company to take action needed to correct or eliminate the effects of the violation</p>

*Employer-sponsored insurance meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (26 CFR 1.36B-2(c)(3)(v)(C)(vi)). Employer-sponsored insurance is unaffordable if the portion of the annual premium the employee must pay for self-only coverage exceeds 9.5% of the employee’s household annual income (26 CFR 1.36B-2(c)(3)(v)(A)).