

# Special Enrollment Period

## What is Special Enrollment?

Special enrollment is time outside of the open enrollment period during which you and your family can sign up for health coverage because you have experienced certain life events.

Generally, you qualify for a special enrollment period of 60 days following certain life events that involve a change in family status (getting married, or having a baby, for example) or losing other health coverage.

## Qualifying Life Events

Life events that may qualify an individual for special enrollment include:

- Adoption
- Foster care
- Birth of a child
- Marriage
- Gain of citizenship, national or lawfully present status
- Loss of health insurance coverage\*
- Newly eligible or ineligible for tax credits or for cost-sharing reductions (for those already enrolled through MNsure)
- Permanent address change that provides new choices for Qualified Health Plans
- Enrolled member of a federally recognized tribe

*\*Available if you are no longer eligible for other health insurance (due to loss of job, loss of Medical Assistance or MinnesotaCare, for example). Does not include loss of coverage because of failure to pay premiums or opting out of available coverage.*

## Report Changes

Report any of these changes as soon as possible to MNsure by calling 1-855-366-7873.



## Year Round Enrollment

Some consumers can apply for coverage year round without having to qualify for special enrollment including:

- Individuals who qualify for MinnesotaCare and Medical Assistance
- Small employers through the Small Business Health Options Program (SHOP)
- American Indian households can enroll year round

