

How does the special enrollment period work?

Special enrollment in California

- You qualify for a special enrollment period if you have a certain life event.
- You generally have 60 days from the date of your qualifying life event to enroll for health coverage or change your plan.
- In most cases, you need to have proof of your life event.
- In some cases, you have 60 days before and 60 days after your qualifying life event to apply for coverage or change your plan. Examples include:
 - Loss of minimum essential health coverage
 - Changes in employer health coverage making you eligible for a premium tax credit
 - Determination by Covered California of exceptional circumstances
- You may have more than one event. Choose the one with the best plan effective date for you.

Financial assistance:

- You may qualify for additional state financial assistance even if you haven't qualified for federal financial assistance in prior years.

Tax penalty:

- There's a California state law that says you must have minimum essential health coverage, or you may have to pay a tax penalty.

Choose the qualifying life event that best matches your situation:

- Loss of minimum essential health coverage: For loss of minimum essential health coverage, the date of your event is the last full day of coverage under your previous plan.
- Gaining, becoming, or losing a dependent, or death of a subscriber or a dependent
- Child support order or other court order to cover a dependent
- Permanent relocation with access to new plans
- Change in employer health coverage making you eligible for a premium tax credit
- Determination by Covered California of exceptional circumstances
- Eligibility to purchase an individual health plan through an individual coverage health reimbursement arrangement (ICHRA) or a qualified small employer health reimbursement arrangement (QSEHRA)

- Domestic violence or spousal abandonment occurring within the household
- Discontinuation of employer contribution to COBRA premium
- Release from incarceration
- Misinformation about your enrollment in minimum essential coverage
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- Provider network changes
- Contract violation
- Eligibility for app-based transportation or delivery network company health care stipend
- Change in immigration status
- Coverage as an American Indian/Native Alaskan
- Change in income changing your eligibility for federal financial assistance
- Monthly Special Enrollment Period (SEP) for low-income subscribers
- Paid penalty for not having health coverage