

Do you qualify to apply outside of open enrollment?

In general, you can only change or apply for health care coverage during the yearly open enrollment period. But if you have a certain type of event in your life (called a triggering event or qualifying life event), you can change or apply for coverage for a limited time after your qualifying life event. This is called a special enrollment period.

How long does the special enrollment period last?

The special enrollment period generally lasts 60 days from the date of your qualifying life event. For example, if you have a baby on June 1, you have 60 days – or by July 30 – to apply for coverage.

What if my qualifying life event happens during open enrollment?

Even if your qualifying life event happens during open enrollment, you'll still have a special enrollment period.

What if I know about my qualifying life event in advance?

If your qualifying life event is a loss of coverage that you know about in advance, you may be able to apply for new coverage ahead of time. In this case, you may have 60 days before and 60 days after the event to apply.

What are the qualifying life events?

Here's a list of some of the life events that qualify you for a special enrollment period:

- Loss of health care coverage
- Gaining, becoming, or losing a dependent
- Child support order or other court order to cover a dependent (varies by state)
- Permanently relocating (moving)
- Change in eligibility for federal financial assistance through the health insurance marketplace

- Change in eligibility for employer health coverage
- Determination by the health insurance marketplace

There are more events if you:

- Get your health coverage through the marketplace:
 - Change in immigration status
 - Coverage as an American Indian/ Native Alaskan
- Live in California:
 - Misinformation about your current coverage
 - Provider network changes
- Live in Colorado:
 - Contract violation

Some qualifying life events require prior health coverage to qualify for a special enrollment period. For more information on qualifying life events and start dates and prior coverage requirements, visit kp.org/speciaalenrollment.

