

INDIVIDUAL SPECIAL ENROLLMENT PERIOD

What is an Individual Special Enrollment Period?

Individuals who experience certain **life events** may qualify for a Special Enrollment Period (SEP) outside of the annual Open Enrollment Period allowing them to enroll in a health plan and obtain coverage any time of the year.



During a Special Enrollment Period, individuals may enroll in a plan on or off the Health Insurance Marketplace or change from one Qualified Health Plan to another.



The SEP lasts **60 days** from the date of a triggering event for qualified individuals or their dependents.

Who qualifies for a Special Enrollment Period?

In order to be eligible for an SEP, an individual must experience a **qualifying life event**. Qualifying life events are significant changes in your life which cause you to lose your health coverage or have a change in family status or residency.

How soon can you get coverage started during a Special Enrollment Period?

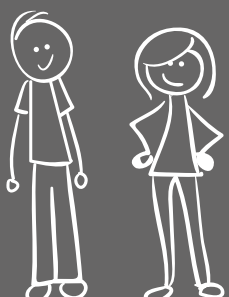
Most qualifying life events allow you to begin coverage the **first day of the following month**. However, there is a difference in the required enrollment deadline dependent upon whether you are purchasing a plan on or off the Health Insurance Marketplace. For plans purchased on the Health Insurance Marketplace, your coverage will begin the first of the following month if you enrolled before the 15th. If you enrolled after the 15th of the month, your coverage will begin the month after the following month. For plans purchased off the Health Insurance Marketplace, regardless of the day you enrolled, your coverage will begin the first day of the following month.

Same-day effective coverage begins with these exceptions:

- Birth of a child
- Adopting a child or placing a child for adoption or foster care

Qualifying Life Events

- ✓ Getting married
- ✓ Having a baby
- ✓ Adopting a child or placing a child for adoption or foster care
- ✓ Gaining citizenship or lawful presence in the U.S.
- ✓ Release from jail or prison
- ✓ Getting divorced or legally separated (resulting in loss of coverage)
- ✓ Permanently moving outside your plan's coverage area
- ✓ A change in income (affecting eligibility for premium tax credits or cost-sharing reductions)
- ✓ Death of family member (causing you to lose eligibility in your current plan)
- ✓ Losing job-based coverage for any reason, including resigning, getting laid off, or getting fired
- ✓ Expiration of COBRA coverage
- ✓ Losing coverage under your parents' plan at age 26



How can you learn more?

- Contact your broker
- Call an Optima Health Personal Plan Advisor: **1-844-842-4313**
- Visit optimahealth.com/individual
- Visit HealthCare.gov
- Call HealthCare.gov at **1-800-318-2596**

www.optimahealth.com

Optima Health is a Qualified Health Plan in the Health Insurance Marketplace.