



ACA Marketplace – Special Enrollment Periods

Outside Open Enrollment you can usually enroll or change a Marketplace plan only if you have a qualifying life event. Most SEPs give you 60 days from the event to pick a plan.

Common Qualifying Life Events

- Lost other health coverage (job-based, COBRA ending, aging off a parent's plan at 26)
- Lost Medicaid or CHIP (often a 60-day window; sometimes longer — confirm)
- Moved to a new ZIP code or county where plan options change
- Got married (or divorced/separated and lost coverage because of it)
- Had a baby, adopted, or placed a child in foster care
- Gained eligible immigration status or other listed special situations

Timing & Coverage Start

- Most SEPs: 60 days from the qualifying event to enroll
- Loss of coverage: you can often act 60 days before or after the loss
- Birth/adoption: coverage can start the day of the event even if you enroll later within 60 days

What Usually Does Not Open a SEP

- Wanting a cheaper plan or different doctor with no life event
- Divorce or separation if you did not lose health coverage because of it
- Missing Open Enrollment without a qualifying event

IMPORTANT

- Update your Marketplace application when income or household size changes — credits depend on it.
- This is separate from Medicare SEPs — different rules, different system (HealthCare.gov).
- Document the event (termination letter, move date, birth certificate) before you enroll.

Simple Action Steps

1. Confirm the exact date of your life event and keep proof.
2. Update or start a HealthCare.gov application and report the event.
3. Compare plans on network, drugs, deductible, and tax credit amount.
4. Enroll within the 60-day window (or other window that applies).
5. Call HUGS — we'll help confirm the SEP and walk through enrollment.

HOW HUGS CAN HELP

We help you determine whether a Marketplace SEP applies, gather what you need, and enroll so you don't face a coverage gap. At HUGS we have no greater joy than to hear that our clients are walking with confidence.