

2020 Special Enrollment Quick Guide

Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan up to 60 days from the date of the event. This is called a <u>Special Enrollment</u>.

Certified Enrollers (Agents and Counselors) may assist all consumers eligible for a Special Enrollment. During this period, Certified Enrollers processing applications do not have the ability to complete new or in-progress applications without a <u>Qualifying Life Event</u>. Fields are displayed on the Special Enrollment Page requiring the entry of a consumer's Qualifying Life Event.

/ERED Formia	Español	Need Help?	Save and Exit
Special Enrollment You must have a qualifying life event to apply for health insurance through Covered Califo enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Ca		special	
You qualify for Special Enrollment if one of the following events has happened to anyone i last 60 days OR if you are a federally recognized American Indian or Alaska Native. Hint: You can also report some events that you expect to occur in the next 60 days. You or event per household. ①	2		
Select	Co	∨	

If applicable, consumers may choose from the following Qualifying Life Events. The type and date of the Qualifying Life Event determine eligibility and coverage start dates.

Qualifying Life Event	Effective Date
Had a baby or adopted a child	1^{st} of the month following the event
Lost or will soon lose my health insurance Got married or entered into domestic partnership	1 st of following month
Released from jail or prison Permanently moved to/within California Gained citizenship/lawful presence* Federally Recognized American Indian or Alaska Native** Returned from active duty military service	If a plan is selected by the 15 th , coverage starts on the 1 st of the following month. If a plan is selected after the 15 th , coverage starts on the 1 st of the second following month.

*Moving between statuses. (e.g., from LPR/green card to citizenship) does not qualify ** Once per Month



Consumers may also select "Other Qualifying Life Event"

- Use this option if the consumer's life event is not listed, is uncertain, or is an exceptional circumstance. This may require Covered California review of the application to approve the Special Enrollment.
 - Depending on circumstance, the application may require additional information about the Qualifying Life Event in order to move forward to plan selection. Certified Enrollers (Agents and Counselors) may need to call Covered California for assistance in gaining eligibility for the consumer.

- Account Home	
Household Eligibility Results	s Summary
This is a summary of your household eligibility results. Clic complete required next steps. If there are no required nex results.	
Once you have completed all required steps, click the "Con	ntinue" button.
Your eligibility results are not final yet, we still need to revi- from us with more information. You may also call the Servi	
Household Member Program Eligibility	Action Required
Julie C. Covered California 27 yrs	Yes (View)

Consumers may also select "None of The Above (continue to review my application for Medi-Cal)"

• Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for coverage anytime during the year and do not need a Qualifying Life Event to gain coverage.

The consumer's Qualifying Life Event date must be within 60 days to qualify for Special Enrollment. If the life event date is more than 60 days in the past, the consumer will not qualify for Special Enrollment. The only exception to this is for loss of Minimum Essential Coverage (MEC). Consumers (new and existing) have 60 days before the loss event and 60 days after the loss event, totaling 120 days, for Special Enrollment. Please see the <u>Qualifying Life Events for Special Enrollment</u> page for guidance.