

Special Enrollment Periods

Once Open Enrollment ends each year, you must meet certain criteria to be able to enroll, change plans, or add someone to your plan. If you meet these criteria, you will qualify for a Special Enrollment Period (SEP) – a limited time where you can enroll in a new plan or make changes to your existing plan outside of Open Enrollment. You should report life changes that may make you eligible for a SEP as soon as possible by logging in to your CoverME.gov account or calling us at (866) 636-0355 TTY: 711.

You may qualify for a Special Enrollment Period if someone in your household who is eligible for insurance through CoverME.gov reports one of the qualifying life events listed below *either 60 days before or within 60 days following the event*.

- **Lost or will soon lose comprehensive health coverage.** Examples include:
 - Lost or quit their job.
 - Lost Medicaid or other government-sponsored coverage.
 - Is turning 26 and can no longer stay on a parent's plan.
 - Lost coverage for any other involuntary reason. (Please note that if the person asked for coverage to end, stopped paying, or did not pay on time, this does not apply).
- **Moved or is moving to the state of Maine.**
- **Gained an offer of a Health Reimbursement Arrangement (HRA) during the plan year.**
 - Gaining an offer of an HRA at the beginning of the plan year may also qualify you for a SEP but should be reported 60 days before the event.
- **Losing government or employer subsidies for COBRA**

You may also qualify for a Special Enrollment Period if someone in your household who is eligible for insurance through CoverME.gov reports one of the qualifying life events listed below *within 60 days following the event*.

- **Had a baby, adopted a child, or is newly fostering a child.**
 - Please call our Consumer Assistance Center at 1-866-636-0355 TTY 711 to report these life changes.
- **Got married.** This counts if at least one of the spouses has either:
 - Had comprehensive health coverage for at least one day of the 60 days prior to getting married.
 - Lived in a foreign country or a US territory for at least one day of the 60 days prior to the marriage.
- **Became pregnant.** This applies to those not already enrolled in coverage through CoverME.gov.
- **Divorced or legally separated** and lost health coverage as a result.
- **A household member enrolled in a plan through CoverME.gov died.**
- **Gained US citizenship or a legal immigration status.**
- **Gained or lost eligibility for tax credits after enrolling in a plan.**
- **Lost coverage because their employer who failed to pay premium on time.**
- **Experienced a change in eligibility for cost-sharing reductions after enrolling in a plan.**
- **Released from incarceration.**
- **Starting or ending AmeriCorps service.**
- **Gained or became a dependent due to a child support or other court order.**

- **Denied MaineCare coverage after the Open Enrollment period.**
 - This SEP applies to consumers who were assessed eligible for MaineCare during Open Enrollment and received a MaineCare denial after the Open Enrollment Deadline.
- **Found a health plan error** related to plan benefits, service areas, or premiums that influenced the person's decision to enroll in a qualified health plan (QHP).
- **Was not enrolled, or was enrolled in the wrong plan, because of an error by a health insurance company.**
- **Is a survivor of domestic abuse or spousal abandonment.**
- **Is a Native American, Alaskan Native, or their dependent.**

CoverME.gov is offering a new Special Enrollment Period for eligible consumers who have a household income at or below 150% of the Federal Poverty Level (FPL). If you think you may qualify, you should complete and submit an application through CoverME.gov. After submitting your application, you can contact our Consumer Assistance Center at 1-866-636-0355 TTY: 711 to confirm whether you qualify.

If you received late notice of a qualifying life event, call us at 1-866-636-0355 TTY: 711 to determine if you're eligible to enroll in coverage through an SEP.