

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 **1-866-636-0355 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.** Coverage selected through this SEP will take effect the first of the month following the date that you select your plan, or the first of the month following last day you had your prior coverage (whichever is later). Examples that may qualify someone for this SEP include:
 - Lost or quit their job.
 - Lost 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.** Coverage selected through this SEP will take effect the first of the month following the date that you select your plan.
- **Recently lost MaineCare (Maine's Medicaid program).** Coverage selected through this SEP will take effect the first of the month following the date you select your plan, or the first of the month following last day you had your prior coverage (whichever is later). You have 90 days following the loss of coverage to use this SEP.
- **Gained an offer of a Health Reimbursement Arrangement (HRA)** during the plan year. This SEP applies when you receive a new offer of an HRA, which is available to you immediately. Your coverage will take effect the first of the month following your HRA effective date, or the first of the month following the date of plan selection, whichever is later.
 - Advance notice of an HRA offer at the beginning of the plan year may also qualify you for a SEP and can be reported up to 60 days before the effective date of the HRA.
- **Losing government or employer subsidies for COBRA.** Coverage selected through this SEP will take effect the first of the month following the date your subsidy expires, or the first of the month following the date of plan selection, whichever is later.

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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.** Coverage selected through this SEP will take effect on the date of birth or adoption.
 - Please call our Consumer Assistance Center at **1-866-636-0355 TTY: 711** to report these life changes.
- **Got married.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan. You may qualify for this SEP 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.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan. This SEP only applies to those not already enrolled in coverage through CoverME.gov.
- **Divorced or legally separated** and lost health coverage as a result. Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan.
- **A household member enrolled in a plan through CoverME.gov died.** Coverage selected through this SEP will take effect the day following the date of death.
- **Gained US citizenship or a legal immigration status.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan.
- **Gained or lost eligibility for tax credits after enrolling in a plan.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan.
- **Lost coverage because their employer failed to pay premium on time.**
- **Experienced a change in eligibility for cost-sharing reductions after enrolling in a plan.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan.
- **Released from incarceration.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan.
- **Starting or ending AmeriCorps service.** Coverage selected through this SEP will take effect on the first of the month following the date that you select a plan.

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- **Gained or became a dependent due to a child support or other court order.**
Coverage selected through this SEP will take effect on the date of the court order.
- **Denied MaineCare coverage after the Open Enrollment period.** This SEP applies to consumers who were assessed eligible for MaineCare during Open Enrollment on CoverME.gov 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.** Coverage selected through this SEP will take effect the first of the month following the date that you select a plan.

CoverME.gov also offers a Special Enrollment Period for eligible consumers who have a **household income at or below 150% of the Federal Poverty Level (FPL)** and who qualify for financial assistance on CoverME.gov. If you think you may qualify, you should apply 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 qualify for this SEP, your coverage will take effect on the first of the month following the date you select a plan.

Another Special Enrollment Period that CoverME.gov offers is the **Easy Enrollment Tax Referral Program**. It is a "check the box" option on your Maine state tax return form 1040ME where you can opt-in to receive more information about the health insurance options available to you. When you opt-in, you authorize the Maine Revenue Services to share your name and contact information with CoverME.gov. We will use this information to send you a communication about how to get enrolled. Then, call our Consumer Assistance Center at **1-866-636-0355 TTY: 711** to claim the SEP and pick a plan that works for your budget and needs. Once you activate the SEP, you have only 35 days to enroll in a plan.

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.