

# 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 Special Enrollment Period is 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. Report life changes 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 or Registered a Domestic Partnership.** 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 or partners 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.

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- **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.
- **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.

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.

## You may have to submit documents

When you apply for coverage and a Special Enrollment Period (SEP) due to a life event, you may be asked to send documents to confirm that you qualify. You must send these documents before you can start using coverage. The following SEPs require verification:

### Loss of Coverage

The document must include your name and the date of coverage loss. You can submit more than one document.

- A letter from an insurance company, on official letterhead, including:
  - A letter or premium bill from your former insurance company that shows you or your dependent's cancellation/termination from health coverage.
  - A decertification letter from your insurance company stating when coverage will no longer be offered.
- A letter from an employer, on official letterhead, that confirms one of these about you or your spouse or dependent family member:
  - Your employer dropped or will drop your coverage or benefits.
  - Your employer stopped or will stop contributing to your cost of coverage.

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- Your employer changed or will change coverage or benefits & your coverage will no longer be considered qualifying health coverage.
- A letter about COBRA coverage, like a letter from an employer or health insurance company that confirms:
  - Your employer's offer of COBRA coverage & the date this coverage would start.
  - Your COBRA coverage ended or will end, or your employer stopped or will stop contributing to the cost of coverage & when.
- A health care program document, on official letterhead, including:
  - A letter from a government health program, like TRICARE, Veterans Affairs (VA), Peace Corps, or Medicare, showing when coverage ended or will end.
  - A letter from MaineCare (state Medicaid or CHIP agency) showing that your eligibility for MaineCare or CHIP was denied & when it was denied or that your MaineCare or CHIP coverage ended or will end.
  - A dated copy of your military discharge document (DD214).
- If you lost student health coverage, a letter on official stationery showing when coverage ended or will end.

## Moved or is moving to Maine

If you moved to Maine from an out-of-state address, you must send proof of your old address AND proof of your new address.

- Identification, that shows your current address/state, such as:
  - Maine driver's license
  - Maine state ID card
  - Passport
  - Voter registration card
- A letter from an insurance company, like a homeowner's or renter's policy statement, that includes your policy start date at your new address.
- Mortgage or rental document for your new address, including:
  - A mortgage deed that says the owner uses the property as a primary residence.
  - A rental or lease agreement that shows a start date at your new address.
- City or town real estate tax bill
- U.S. Postal Service change of address confirmation letter that include the mail forwarding date and the address the mail will be forwarded to.
- A letter from a government organization, on official letter head, that shows a change of address to your new address, including:
  - A Social Security statement.
  - A notice from SNAP (food stamps), MaineCare (Medicaid) or TANF (cash assistance) agency.
  - Mail from the Department of Motor Vehicles (DMV).
  - Mail from the Internal Revenue Service (IRS).
- Bills or financial statements that show a change of address or newly started services at your new address, including:
  - Mail from a financial institution or a bank statement.

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- An internet, cable, phone, or other public utility (like gas or water) bill or service communication. This should show the date that your new utilities or services started.

Other Special Enrollment Periods may also require document verification. For the full requirements to activate any Special Enrollment Period, contact the CAC.