

Health Insurance Special Enrollment Periods



Quick Facts and Information for Granite Staters

Quick Facts About Special Enrollment Periods (SEPs):



Special Enrollment Periods apply if you enrolled or are trying to enroll in a health insurance plan through the Health Insurance Marketplace or through New Hampshire's Medicaid program, the New Hampshire Health Protection Program (NHPP).

WHAT IS A SPECIAL ENROLLMENT PERIOD?

Generally, Granite Staters are only eligible to enroll in a health insurance plan through the Health Insurance Marketplace ([healthcare.gov](https://www.healthcare.gov)) during the open enrollment period, which runs from November 1 to December 15. However, if you have a qualifying life event, you may be eligible to enroll in a plan outside this open enrollment period—and that's called a Special Enrollment Period.

WHAT ARE QUALIFYING LIFE EVENTS?

A qualifying life event is a change in your personal circumstances, like losing your health insurance, family changes, or marriage. For a more comprehensive list of qualifying life events that could make you eligible for special enrollment, see the list to the right.

WHEN ARE SPECIAL ENROLLMENT PERIODS?

You usually have up to 60 days following the qualifying life event to enroll in a health insurance plan. If you miss this 60-day window, you will likely have to wait until the next open enrollment period to enroll in a plan—so don't delay!

HOW DO I DETERMINE IF I'M ELIGIBLE FOR A SPECIAL ENROLLMENT PERIOD?

It's easy! To find out if your change in life circumstances make you eligible for a special enrollment period, visit [healthcare.gov](https://www.healthcare.gov) or call the Health Insurance Marketplace at (800) 318-2596 for assistance.



QUALIFYING LIFE EVENTS FOR A SPECIAL ENROLLMENT PERIOD:

- ✓ Had a baby or adopted a child
- ✓ Got married, legally separated or divorced
- ✓ Moved to a new county
- ✓ Experienced income growth that made you ineligible for your existing Medicaid plan
- ✓ Lost your existing health insurance plan, as long as you didn't voluntarily drop your old plan
- ✓ Experienced a natural disaster that prevented you from enrolling
- ✓ Released from incarceration
- ✓ Experienced a death in your family that made you no longer eligible for your existing health insurance plan
- ✓ If you turned 26 and are no longer eligible to have coverage through your parents' plan

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I think I qualify for a special enrollment period. What do I do?

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Check to see if your circumstances qualify for a special enrollment period by contacting the Health Insurance Marketplace. You'll be guided step-by-step through the process of determining your eligibility. And if you're determined to be eligible, you'll be guided through the enrollment process to get covered.

🖱️ www.healthcare.gov/glossary/qualifying-life-event/

☎️ (603) 271-2261

I have more questions. Who can help me?



CONTACT THE HEALTH INSURANCE MARKETPLACE.

☎️ (800) 318-2596

🖱️ www.Healthcare.gov

CONTACT THE NH INSURANCE DEPARTMENT CONSUMER SERVICES DEPARTMENT.

☎️ (603) 271-2261

☎️ (800) 852-3416

☎️ (800) 735-2964 (TTY/RDD Relay Services)

✉️ consumerservices@ins.nh.gov

🖱️ www.NH.gov/insurance

This document is for informational purposes only. While the New Hampshire Insurance Department has made every effort to provide accurate information, some information has been generalized. Please contact your health insurance company to obtain specific information about your policy.