

Affordable Care Act (Obamacare) Special Enrollment Period

What is the Special Enrollment Period?

The period in which a person can enroll in health insurance compliant with the Affordable Care Act (also known as **Obamacare**) is the **open enrollment period**. Enrollment outside of the open enrollment period requires Special Enrollment Period eligibility.

In order to enroll in a health plan during a special enrollment period, you must have a qualifying life event. Without a qualifying life event, you must wait until the next open enrollment period to buy a new health insurance plan.

What Constitutes a Qualifying Life Event?

Examples of Qualifying Life Events include the following:

- Marriage
- Relocation to a new area that is outside the healthcare provider network of your current health insurance plan
- Birth or adoption of a child/dependent
- Losing existing health insurance coverage due to:
 - Job loss
 - Divorce
 - Changes in eligibility for Medicaid or **Children's Health Insurance Program (CHIP)**
 - Expiration of **COBRA coverage**
 - Health plan being cancelled

Please note the list above is not exhaustive so you should contact a health insurance provider to see if you believe you have gone through a qualifying life event.

What happens if I miss the Special Enrollment Period?

Special enrollment periods typically last 60 days from the date of the qualifying event. If you fail to enroll in a health insurance plan within 60 days, you must wait until the next

open enrollment period or go through another qualifying life event which makes you eligible for another special enrollment period.

Given the [penalty for being uninsured](#), it is important to maintain creditable health insurance coverage.