Special Enrollment Period Requirements

All events have to have occurred within the last 60 days.

1. **Loss of employer-sponsored coverage**
   a. Can be due to retirement, voluntary separation, being offered fewer hours, or being fired
   b. COBRA ended* (Cannot chose a Marketplace plan once COBRA is initiated unless it’s during Marketplace Open Enrollment)
   c. Renewal of Employer-provided coverage would exceed affordability standard (9.66% of income)
   d. Employer decides to no longer offer coverage
   e. Dependent spouse or children lose coverage due to divorce

2. **Loss of Medicaid, FL KIDCARE/CHIP coverage or Premium-free Medicare Part A**
   a. Example: No Children in household due to Separation or Divorce
   b. Example: Applied for Medicaid during Open Enrollment but received denial after Open Enrollment
   c. Example: Over assets or income that results in loss of Medicaid
   d. Example: Children are now over 18 years old
   e. Example: Refugees who lose Medicaid coverage 8 months after arrival

3. **Previously exempted from Marketplace subsidies but now has a higher income**
   a. Was below 100% poverty guidelines, now between 100% and 400% poverty guidelines

4. **Recently moved** to Florida and/or has had a recent change of residence
   a. Must have had coverage in last 60 days
      i. That coverage could be Marketplace, Job-based or other commercial insurance, Medicaid or government provided insurance (e.g. Tricare)
      ii. Those moving from a foreign country don’t need proof of prior coverage

5. **Turned 26 years of age** and has lost parental insurance coverage

6. **Loss of student health plan**

7. **Gave birth to a child,** adopted a child or put a child up for foster care
   a. Income needs to be 100% to 400% of poverty guidelines to qualify for subsidies

8. **Newly Married**
   a. Income needs to be 100% to 400% of poverty guidelines to qualify for subsidies
   b. New spouse is covered on a plan and other spouse is uninsured

9. **Qualifying change in immigration status**
   a. Undocumented to Documented
   b. Work authorization for asylum applicants granted

10. **Released from incarceration**

11. **Domestic Violence**
    a. Where the abuser is main contributor of coverage
    b. Recent spousal abandonment, where the spouse was the main contributor of coverage

12. **Marketplace Errors**

13. **Gaining membership in a federally recognized tribe** or status as an Alaska Native Claims Settlement Act (ANCSCA) Corporation shareholder

14. **Americorp VISTA** members starting or ending their service