

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

