

YOU MAY BE ELIGIBLE FOR SPECIAL ENROLLMENT

If you experience a qualifying life event, such as a marriage, the birth of a child, or loss of employer-sponsored health coverage, you may sign up for coverage within 60 days of the event in a special enrollment.

SPECIAL ENROLLMENT

Now that open enrollment is closed, you can enroll in a Covered California health insurance plan only if you experience a qualifying life event. If you started your application by March 31, you have until April 15 to complete it. The next open enrollment period will be in the fall of 2014. Remember, you can enroll in Medi-Cal at any time.

HERE ARE THE COMMON TYPES OF QUALIFYING LIFE EVENTS

- You get **married** or enter into a **domestic partnership**.
- You **have or adopt a child**, or you place a child in adoption or in a foster home.
- You **change where you permanently live**, and you gain access to new Covered California health insurance plans. This includes moving to California from another state. This also applies to individuals who are released from jail or prison.
- You **lose your health coverage**. For example, you are no longer eligible for Medi-Cal, you lose health coverage through your job, or you have exhausted your COBRA continuation coverage. (Note: Not paying your COBRA premium does not qualify you for special enrollment.)
- Your **income changes** so much that you become newly eligible or ineligible for help paying for your insurance. For example, if you are already getting help paying for your insurance premium, and your income goes down, you may be able to get extra help.
- You **become a citizen, national or lawfully present individual**. This event applies only to people who were not previously citizens, nationals or lawfully present.
- If you are a **member of a federally recognized American Indian or Alaska Native tribe**, you may enroll in health insurance or change your health insurance plan once a month even if the open-enrollment period is over.
- You applied for health coverage before March 31 and **got a denial for Medi-Cal after March 31**. If you were **incorrectly denied Covered California or Medi-Cal coverage**, you can also file an appeal.
- Your enrollment was wrong, due to the **misconduct or misrepresentation of your health insurance company, Covered California or a non-Covered California entity** (such as a Certified Enrollment Counselor).
- Covered California can also determine, on a **case-by-case basis, that you experienced an exceptional circumstance**, which could allow for a special-enrollment period.

AFTER MY QUALIFYING LIFE EVENT, HOW LONG DO I HAVE TO SIGN UP FOR HEALTH INSURANCE OR CHANGE MY HEALTH INSURANCE PLAN IN COVERED CALIFORNIA?

You have **60 days from the date on which the qualifying life event** happens to enroll in a Covered California health insurance plan or change your existing Covered California plan. For example, if you have a child on June 1, you have until July 31 to notify Covered California, complete an application for your new child, choose a health plan and pay for it. If you do not get health coverage for your child, you may have to pay a tax penalty.

If 60 days pass and you do not sign up for health coverage, you will have to wait until the next open-enrollment period, which will be in the fall of 2014.

Keep in mind that you can enroll in Medi-Cal at any time. You do not need a special-enrollment period to enroll in Medi-Cal. To see if you or someone in your family is eligible for Medi-Cal, complete the online application at www.CoveredCA.com.

HOW DO I ENROLL IF I HAVE A QUALIFYING LIFE EVENT?

For many qualifying life events, you can enroll online. You can also call Covered California at (800) 300-1506. We can answer your questions about your qualifying life event and help you enroll in or change health insurance plans. You can also get help from a Covered California Certified Enrollment Counselor, Covered California Certified Insurance Agent, Certified Plan Based Enroller, or County Eligibility Worker.

If you would like help working with Covered California or your health insurance company, contact the Health Consumer Alliance, which offers free local assistance. Call the Health Consumer Alliance at (888) 804-3536 or visit the alliance's website at www.healthconsumer.org.

HOW DO I AVOID GAPS IN COVERAGE?

You will need to plan ahead to avoid gaps in health coverage. It helps to know that in general, the start date for coverage depends on the date you enroll. **If you enroll by the 15th day of the month, your coverage will start on the first day of the next month.** If you enroll after the 15th day of the month, your coverage will start on the first day of the second month. For example, if you enroll on June 13, your coverage will start July 1. If you enroll on June 16, your coverage will start August 1. You can use this rule as a guideline to help plan your new coverage and avoid gaps.

CAN COVERAGE START RIGHT AWAY?

For most qualifying life events, the start date for coverage depends on the date you enroll, as discussed in the question above. If you enroll by the 15th day of the month, your coverage will start on the first day of the next month. If you enroll after the 15th day of the month, your coverage will start on the first day of the second month.

But there are a few **exceptions** to the start date rule.

If you lose your Medi-Cal coverage, job-based coverage or other coverage, and you use a special-enrollment period, your coverage would start on the first day of the next month following your plan selection; regardless of when during the month you make your plan selection.

If you **get married** and use a special-enrollment period, your coverage will start on the first day of the next month following your plan selection, regardless of when during the month you make your plan selection.

If you **have or adopt a child or place a child in adoption or foster care**, and you use a special-enrollment period, your coverage starts on the date of the birth, the adoption or the placement for adoption or foster care.

On a **case-by-case basis, Covered California may start your coverage earlier.**

WHEN CAN I SIGN UP FOR MEDI-CAL?

You can sign up for Medi-Cal at any time. You do not need a special-enrollment period to sign up for Medi-Cal. To find out if you or someone in your family is eligible for Medi-Cal, complete the online application at www.CoveredCA.com or call your county Medi-Cal office.