



Special Enrollment Fact Sheet

What is Special Enrollment?

You can typically only enroll in a health insurance plan through Covered California during a set time called “Open Enrollment.” For 2015, Open Enrollment starts on November 1, 2015 and ends on January 31, 2016. You can enroll in Medi-Cal at any time.

Once Open Enrollment ends, you can only enroll or make changes to your existing health insurance plan if you experience a *qualifying life event*. In most cases, you have 60 days from the date of the qualifying life event to enroll in a health insurance plan or change your existing Covered California plan. This is called Special Enrollment.

Examples of Qualifying Life Events:

- Got married or entered into a domestic partnership
- Had or adopted a baby
- Moved outside your plan’s coverage area (for example, from one county to another)
- Moved to California
- Lost your health coverage (from loss of employment, divorce, leaving active military duty or other circumstances)
- Turned 26 years old – once you turn 26 you can’t stay on your parents’ health insurance plan
- Significant income changes – the amount you make goes down a lot and you are eligible to get *more* financial assistance to help pay for insurance or the amount you make goes up a lot and you are eligible to get *less* financial assistance

These are just some of the more common qualifying life events. To find out about more qualifying life events, go to CoveredCA.com.

How to Enroll

You can enroll online at CoveredCA.com. On the website you will be able to shop and compare between health plans and determine which one best fits you, your family and your budget. You can also find free, in-person confidential help from a Certified Enrollment Agent near you that can help you enroll in a health plan.

You can also call 1-800-300-1506 and a Certified Enrollment Counselor can walk you through the enrollment process, help you fill out the application and sign you up while on the phone.