**Special Enrollment Fact Sheet**

**What Is Special Enrollment?**

You can typically only sign up for a health insurance plan through Covered California during a set time period that begins each Fall, and Covered California’s next open enrollment period is set to begin Nov. 1, 2022. You can enroll in Medi-Cal at any time. Once Covered California open enrollment ends, you can only sign up 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.”

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**IMPORTANT NOTE**

* **Those who have been affected by the COVID-19 pandemic are eligible for Covered California special enrollment right now.**
* **Brand-name health coverage is still more affordable than ever, thanks to the increased financial help made available through the federal American Rescue Plan, and consumers can benefit from dramatically lower monthly health care costs throughout 2022 – with most people eligible to pay less than $10 or even $0 per month. The American Rescue Plan built on the federal Affordable Care Act -- also known as “Obamacare” -- in significant ways by reducing consumers’ monthly health care costs to record lows and expanding eligibility for health premium savings to middle-income individuals and families.**
* **Covered California assures the state’s consumers that all medically necessary testing for COVID-19 is free of charge, and that all health plans available through Covered California and Medi-Cal are currently offering telehealth options to minimize in-person medical visits.**

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**Examples of Most Common Qualifying Life Events for Special Enrollment**

* Losing your health coverage (from loss of employment, divorce, leaving active military duty or other circumstances).
* Getting married or entering into a domestic partnership.
* Having or adopting a baby.
* Moving outside your plan’s coverage area (for example, from southern California to northern California).
* Moving to California.
* Turning 26-years-old. Once you turn 26, you cannot stay on your parent’s health insurance plan.
* Becoming a U.S. citizen or legal resident of California

To find out about more qualifying life events, please visit [CoveredCA.com.](https://www.coveredca.com/)

**How to Enroll**

You can enroll online at [CoveredCA.com](https://www.coveredca.com/). On the website, you will be able to shop and compare between health plans and determine which one best suits you, your family and your budget. You can also find free, confidential help from Covered California’s Certified Enrollment Counselors and Agents near you that can help you enroll in a health plan in the “Free Local Help to Enroll” section: www.coveredca.com/find-help/. In addition, you can call toll-free (800) 300-1506 and a Covered California Service Representative will walk you through the enrollment process, help you fill out the application and sign you up over the phone.