

ACA Special Enrollment Periods (SEP) – Quick Reference

1. Loss of Coverage (MEC)

Employer plan loss, COBRA exhaustion, Medicaid/CHIP loss, turning 26

2. Household Changes

Marriage, divorce (w/ loss), birth/adoption, death of policyholder

3. Change in Residence

Move to new ZIP/county/state, college, shelter, seasonal housing

4. Eligibility Changes

Income changes, Medicaid/CHIP eligibility, subsidy eligibility changes

5. Employer Coverage Changes

Coverage no longer affordable or minimum value

6. Exceptional Circumstances

Medical emergencies, disasters, system errors, domestic violence

7. Legal Status Changes

Citizenship or lawful presence gained

8. Release from Incarceration

9. AmeriCorps

Start/end of service

10. Tribal Status

Enroll anytime (year-round SEP)

Key Notes:

- Most SEPs: 60 days
- Documentation required
- Voluntary loss does NOT qualify
- Some require prior coverage