

GETTING COVERED OUTSIDE OF THE OPEN-ENROLLMENT PERIOD

Open enrollment for 2015 coverage ended Feb. 15. Once open enrollment has ended, consumers can enroll in a Covered California health insurance plan only if they have experienced a qualifying life event. For further Special Enrollment FAQs [click here](#). Consumers can enroll in Medi-Cal at any time.

Below is a list of common types of qualifying life events for special enrollment that apply year-round.

- Losing health coverage. For example, consumers are no longer eligible for Medi-Cal, or they lose health coverage through their job.
- Income changes so much that a consumer becomes newly eligible or ineligible for help paying for their insurance. For example, if a consumer is already getting help paying for their insurance premium, and their income goes down, they may be able to get extra help.
- Turning 26 years old and are no longer eligible to stay on your parents' plan.
- Change in place of residency, which allows a consumer to 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.
- Having a child or adopting a child, receiving a child into foster care, or placing a child in adoption or in a foster home.
- Getting married or entering into a domestic partnership.
- Becoming citizens, national or lawfully present individuals. This event applies only to people who were not previously citizens, nationals or lawfully present.
- Being a member of a federally recognized American Indian or Alaska Native tribe. A consumer in this category may enroll in health insurance or change health insurance plan once a month even if the open enrollment period is over.
- Covered California can also determine, on a case-by-case basis, that the consumer experienced an exceptional circumstance, which could allow for a special enrollment period.

These are just some of the more common qualifying life events. Consumers can click here to read more about [special enrollment and qualifying life events](#). To apply for coverage through special enrollment, [click here](#).

SIGNING UP FOR HEALTH INSURANCE OR CHANGING HEALTH INSURANCE PLANS AFTER A QUALIFYING LIFE EVENT

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

If 60 days pass and consumers do not sign up for health coverage, they will have to wait until the next open enrollment period.

Keep in mind that consumers can enroll in Medi-Cal at any time. They do not need a special enrollment period to enroll in Medi-Cal. To find out if they are eligible or someone in their family is eligible for Medi-Cal, they should complete the online application by clicking on "[Apply](#)".

HOW TO ENROLL AFTER A QUALIFYING LIFE EVENT

For many qualifying life events, consumers can enroll online. They can also call the Covered California Service Center at (800) 300-1506. Service Center representatives can answer any questions consumers have about a qualifying life event and can help them enroll in or change health insurance plans. Consumers can also [get help](#) from a Covered California Certified Counselor, Covered California Certified Insurance Agent, Certified Plan Based Enroller, or county eligibility worker.

If consumers would like help working with Covered California or their health insurance company, contact the Health Consumer Alliance at (888) 804-3536 to get free local assistance. Consumers can also visit the alliance's website at HealthConsumer.org.

AVOIDING GAPS IN COVERAGE

Consumers 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 of enrollment. If consumers enroll by the 15th day of the month, their coverage will start on the first day of the next month. If consumers enroll after the 15th day of the month, their coverage will start on the first day of the second month. For example, if consumers enroll on June 13, their coverage will start on July 1. If they enroll on June 16, their coverage will start August 1. Consumers can use this rule as a guideline to help plan their new coverage and avoid gaps.

START DATES FOR COVERAGE

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

But there are a few exceptions to the start date rule:

- A consumer loses Medi-Cal coverage, job-based coverage or other coverage, and they use a special enrollment period, their coverage would start on the first day of the next month following plan selection, regardless of when during the month they make their plan selection.
- A consumer gets married and uses a special enrollment period, their coverage will start on the first day of the next month following their plan selection, regardless of when during the month they make their plan selection.
- A consumer adopts a child or places a child in adoption or foster care, and they use a special enrollment period, their 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 consumers' coverage earlier.

SIGNING UP FOR MEDI-CAL COVERAGE

Consumers can sign up for Medi-Cal at any time. They do not need a special enrollment period to sign up for Medi-Cal. To find out if they or someone in their family is eligible for Medi-Cal, complete the online application by clicking on "Apply" or by calling the county human services office.

CANCELED MEDI-CAL COVERAGE AND SPECIAL ENROLLMENT

Losing Medi-Cal coverage is considered a qualifying event that would trigger a special enrollment period for consumers. Other qualifying events include the loss of a job, a marriage or divorce, or the birth of a child. In the case of such an event, consumers would be eligible to enroll within 60 days of that event. During that period they could not be denied coverage by a health plan in Covered California or in the individual market, and would be eligible for the premium assistance that is only available through Covered California. 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.