

Special Enrollment Period (SEP) Overview

The annual Open Enrollment Period (November 1 – January 31 each year) is the only time that consumers can enroll in coverage for the following year. Outside of that time, consumers need to qualify for a Special Enrollment Period (SEP). Individuals can report a qualifying life event (QLE) to open a Special Enrollment Period that will allow them, if otherwise eligible, to enroll in Get Covered New Jersey coverage for the first time or to change existing enrollments.

QUALIFYING LIFE EVENTS (QLEs)		
Report QLEs within 60 days from the event		
Change in Household	Marriage, Divorce, legal separation, Pregnancy	<ul style="list-style-type: none"> Divorce or legal separation without losing coverage does not qualify you for an SEP Divorce and legal separation (choose the loss of minimum essential coverage for QLE on the application) Pregnancy can be reported throughout the pregnancy and the coverage effective date can be retroactive by calling the Customer Assistance Center
	Birth, Adoption, Foster care dependent/court-ordered dependent	Coverage can start from the day of the event (even if you enroll in a plan retroactively)
	Death	Someone died in your family and as a result, you are no longer eligible for your current health plan
Change in Residence	Moving in/out of current coverage area, Moving to NJ, Students moving to or from the place you attend school	Temporarily moving for medical treatment or staying somewhere for vacation does not qualify you for an SEP
Loss of Health Insurance	Loss of Employer coverage, Medicaid/CHIP, school insurance, COBRA, Medicare, Loss of other minimum essential coverage	Voluntarily dropping coverage you have does not qualify you for an SEP unless you have other QLE that makes you eligible.
Certain Incomes	Incomes up to 200% FPL (see below for chart)	The Expanded Access SEP is available throughout the year and will be automatically granted based on a consumer's income.
Change in Legal Status	Change in immigration status making a person newly eligible for coverage	An example would be gaining permanent residence status
Change in Income	Changes in income making someone newly eligible or ineligible for financial help	Income changes should be reported within 30 days . Not all income changes result in an SEP. Income changes large enough to make you newly eligible for financial help, or lose financial help, will result in an SEP.
Other QLEs	Change in American Indian/Alaskan native status, Survivor of domestic violence, abuse or spousal abandonment, Exceptional Circumstance or Plan/Program Error, Change in incarceration status making a person newly eligible	
*Your plan will start the 1 st of the following month (Except birth, adoption, foster care, pregnancy, and death)		

NEW: Expanded Access Special Enrollment Period

Consumers who have a yearly income up to 200% of the Federal Poverty Level (FPL) and otherwise qualify for Get Covered New Jersey coverage will be able to apply for coverage any time during the year and qualify for plans with monthly premiums as low as \$0.

Household size	1	2	3	4
200% FPL	\$25,760	\$34,840	\$43,920	\$53,000

Other Important Information

• **What does not count as a qualifying life event for a Special Enrollment Period**

- ✓ Voluntarily dropping other health coverage
- ✓ Loss of eligibility for coverage when the person was not enrolled in it (i.e. lost job, but was not in the employer health plan)
- ✓ Being determined newly eligible for financial help when the person was previously uninsured
- ✓ Being terminated from other coverage for non-payment or fraud
- ✓ Divorce or death of a family member that does not result in a loss of coverage

• **How to report the QLE and apply for health coverage on the GetCoveredNJ website**

If you have QLE and want to apply,

• For New Consumers:

1. [Create an account](#) at GetCovered.NJ.gov
2. Submit an application to see if you qualify for Marketplace coverage
3. Select the appropriate Qualifying Life Event
 - Some SEPs, like the Income-based SEP, will automatically be opened and you will not have to select a QLE option
4. Enroll in a plan by paying attention to the enrollment window (usually 60 days)

• For Existing Consumers:

1. [Log in to your account](#) at GetCovered.NJ.gov
2. Update and submit your application to reflect the changes and to see if you still qualify for Marketplace coverage or if your financial help has changed
3. Select the appropriate Qualifying Life Event
4. Enroll in a plan by paying attention to the enrollment window (usually 60 days), or keep your same plan