

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) | | |
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| Report QLEs within 60 days from the event | | |
| Change in Household | Marriage, Divorce, legal separation, Pregnancy | <ul style="list-style-type: none"> For marriage, at least one spouse must have had coverage for at least 1 day within the prior 60 days Divorce or legal separation without losing coverage does not qualify you for a SEP Divorce & legal separation (choose the loss of minimum essential coverage for QLE on the application) Pregnancy (only applicable for new consumers) 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 a SEP |
| Loss of Health Insurance | Loss of Employer coverage, Medicaid/CHIP/NJ FamilyCare, School insurance, COBRA, Medicare, Loss of other minimum essential coverage | Voluntarily dropping coverage you have does not qualify you for a SEP unless you have another QLE that makes you eligible for a SEP |
| Certain Incomes | Incomes up to 200% FPL (see below for chart) | This SEP is available throughout the year and will be automatically granted based on a consumer's household income. |
| Change in Lawful Presence Status | Change in lawful presence status making a person newly eligible for coverage | An example would be gaining permanent residence status |
| Change in Income | Changes in eligibility for financial help | Income changes (only applicable for enrolled consumers) 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. |

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| 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, New Jersey Easy Enrollment |
| *Your plan will start the 1st of the following month (Except birth, adoption, foster care, pregnancy and death) | |

Income-Based 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 | \$30,120 | \$40,880 | \$51,640 | \$62,400 |

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 a 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