

# Getting Enrolled with a Special Enrollment Period

COVERAGE WHEN YOU NEED IT.



## What is a Special Enrollment Period?

Some situations and life events let you sign up for health and dental coverage outside of the annual open enrollment period. This is called a special enrollment period.

## How do I enroll?

You can apply for most special enrollment periods through *Washington Healthplanfinder* or on the WAPlanfinder app. You must apply within 60 days of the change in situation. In some cases, you can apply 60 days in advance.

## Qualifying Life Events

The following life events may qualify you for a special enrollment period. This list does not include all possible qualifying events, contact us at 1-855-923-4633 with any questions.

Qualifying Life Events	Online	Contact us
Loss of other health coverage [job loss, divorce, loss of Washington Apple Health (Medicaid) or WSHIP]	✓	
Marriage , or entering a domestic partnership	✓	
Birth, adoption, or foster care placement	✓	
Cascade Care Savings (Household income at or below 250% FPL)	✓	
Moving to Washington or a new county in Washington	✓	
A change in income	✓	
Tribal membership	✓	
Change in citizenship or lawful presence status	✓	
Leaving jail or prison	✓	
Victim of domestic abuse/violence or spousal abandonment	✓	
Change in COBRA coverage	✓	
Receipt of a court order (including child support)	✓	
Turning 26 and aging out of a parent's insurance plan	✓	
Resolved document verification requests after being previously denied		✓
<i>Washington Healthplanfinder</i> error		✓

Qualifying Life Events	Online	Contact us
Gaining access to an Individual Coverage Health Reimbursement Arrangement (ICHRA) or newly provided a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) through your employer		✓
Newly eligible for tax credits or cost-sharing subsidies for enrollment: <ul style="list-style-type: none"> <li>• A reduction in income</li> <li>• Employer sponsored health coverage is no longer affordable</li> <li>• Former employer contribution to COBRA premiums end</li> </ul> Individually purchased health coverage bought outside of <i>Washington Healthplanfinder</i> is no longer affordable		✓
Health plan provider violates contract		✓
Exceptional circumstances		✓

### Cascade Care Savings Special Enrollment Period

Some households can apply for special enrollment at any time. You do not need a qualifying life event to occur. Your household income must be at or below 250% FPL.

For example, these households would qualify:

- ▶ A household of one person with an income up to \$33,975 per year
- ▶ A household of three people with an income up to \$57,575 per year

Contact us if you do not know if you qualify.

### American Indian and Alaska Native Individuals

American Indian and Alaska Native individuals can sign up for a health plan any time of year. You can also change your plan once a month. You must be an enrolled tribal member or a shareholder in an Alaska Native Corporation to get these benefits.

### Coverage Start Date

Your coverage usually starts the first of the month after you apply. Coverage can start later if you report coverage ending on a future date. Some events, like birth, automatically provide retroactive coverage. After a qualifying event, you have 60 days to select a plan.

### Documents Needed

Your insurance carrier may request documents to verify the change you reported.



#### By Phone

Call us at 1-855-923-4633  
TTY/TDD: 1-855-627-9604



#### Online

Visit [wahealthplanfinder.org](http://wahealthplanfinder.org)  
or download the  
WAPlanfinder app.



#### Local Support

We partner with assisters across the state. Visit [wahealthplanfinder.org](http://wahealthplanfinder.org) to search for one in your area.