

SEP for Individuals newly eligible for APTC in non-Medicaid expansion states

SEP for individuals newly eligible for advance payments of the premium tax credit (APTC) in non-Medicaid expansion states. A consumer may qualify for this SEP if he or she meets all of the following conditions:

1. Is a qualified individual in a non-Medicaid expansion state;
2. Was previously ineligible for APTC solely because of a household income below 100% of the Federal Poverty Level (FPL);
3. Was ineligible for Medicaid during that same timeframe; and
4. Has experienced a change in household income that makes him/her newly eligible for APTC. (For more information visit this [link](#).)

This Special Enrollment Period began April 28 and ends July 31, 2015.

SEP for Immigrants with incomes below 100% FPL denied Medicaid who did not receive APTCs

CMS has resolved a system issue that was affecting certain immigrants with incomes below 100% of FPL who applied for coverage. Previously, when a household applied for Marketplace coverage and more than one applicant selected “yes” to the question asking whether the applicant was denied Medicaid or CHIP eligibility based on his or her immigration status, the system issue was causing only the first person on the list of applicants to receive APTC. A consumer may qualify for this SEP if he or she meets all of the following conditions:

1. Certain immigrants with incomes below 100% of FPL
2. Applied for coverage with financial assistance between 11/15/14 and 3/13/15.
3. More than one applicant selected “yes” to the question below asking whether the applicant was denied Medicaid or CHIP eligibility based on his or her immigration status

This Special Enrollment began April 28, 2015 and runs continuously

New SEP's

- Gaining a dependent or becoming a dependent due to a child support or other court order
- Continuing the SEP for when consumers are enrolled in a non-calendar plan that ends outside of the marketplace open enrollment period

Life events that may qualify you for a Special Enrollment Period:

1. Getting married
2. Having a baby
3. Adopting a child or placing a child for adoption or foster care
4. Losing other health coverage
5. Permanently moving outside your plan's coverage area
6. Gaining citizenship or lawful presence in the U.S.
7. Gaining or continuing status as a member of an Indian tribe or an Alaska Native shareholder. Members of federally recognized Indian tribes and Alaska native shareholders can sign up for or change plans once per month throughout the year.
8. Leaving incarceration
9. For people already enrolled in Marketplace coverage: Having a change in income or household status that affects eligibility for premium tax credits or cost-sharing reductions