



Special Enrollment Periods (SEPs) and Effective Dates of Qualified Health Plan (QHP) Coverage

This fact sheet provides a comprehensive list of all special enrollment period (SEP) qualifying events and their resulting effective dates of coverage. SEPs are timeframes outside of the Open Enrollment period when consumers can enroll in health coverage through the Marketplace due to certain circumstances and events. The effective dates of coverage are the earliest dates that coverage can begin for consumers enrolled in qualified health plans (QHPs).

Figure 1. Special Enrollment Periods (SEPs) and Effective Dates of Coverage

SEP Event	Effective Dates of Coverage
Qualifying Life Events	
Loss of Certain Types of Coverage (including termination of job-based minimum essential coverage)	<ul style="list-style-type: none"> Plan selection before/on the day of loss of the coverage: first day of the month following loss of coverage Plan selection after loss of coverage: first day of the month following plan selection
Marriage	<ul style="list-style-type: none"> First day of the month following plan selection
Loss of Medicaid/Children’s Health Insurance Program (CHIP) Eligibility	<ul style="list-style-type: none"> First day of the month following plan selection
Birth, Adoption, or Foster Care	<ul style="list-style-type: none"> Date of birth, adoption, placement for adoption, or placement in foster care; or the first day of the following month at the choice of the consumer
Gaining Lawfully Present Status (acquiring citizenship status or qualifying immigration status)	<ul style="list-style-type: none"> Plan selection within 1st – 15th of the month: first day of the following month Plan selection within 16th – end of the month: first day of the second following month
Newly Eligible/Ineligible for Tax Credit or Change in Cost-sharing Reductions	<ul style="list-style-type: none"> Plan selection within 1st – 15th of the month: first day of the following month Plan selection within 16th – end of the month: first day of the second following month
Permanent Relocation or Change in Address Resulting in Access to New QHPs	<ul style="list-style-type: none"> Plan selection within 1st – 15th of the month: first day of the following month Plan selection within 16th – end of the month: first day of the second following month
Incarceration Release	<ul style="list-style-type: none"> Plan selection within 1st – 15th of the month: first day of the following month Plan selection within 16th – end of the month: first day of the second following month

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SEP Event	Effective Dates of Coverage
Changing Status as an American Indian/Alaska Native (AI/AN)	<ul style="list-style-type: none">Plan selection within 1st – 15th of the month: first day of the following monthPlan selection within 16th – end of the month: first day of the second following month <p>* Note that AI/AN consumers may enroll in a QHP at any time throughout the year and may change from one QHP to another one time per month</p>
Other Complicated Cases	
Unintentional, Inadvertent, or Erroneous Enrollment/Non-Enrollment due to Marketplace Actions	<ul style="list-style-type: none">Appropriate date determined by the Marketplace based on the circumstances
QHP Violated a Material Provision of the Contract	<ul style="list-style-type: none">Appropriate date determined by the Marketplace based on the circumstances
Exceptional Circumstances (e.g., extreme illness preventing consumers from enrolling)	<ul style="list-style-type: none">Appropriate date determined by the Marketplace based on the circumstances