



AFFORDABLE CARE ACT (ACA) SPECIAL ENROLLMENT PERIOD (SEP)

Life-changing events may qualify you for an ACA SEP



HOUSEHOLD CHANGES

within the last 60 days

- Got married
- Had a baby, adopted a child, or placed a child in foster care
- Got divorced or legally separated **and** lost health insurance
- Your household income decreased, and you now qualify for savings on an ACA plan
- Died

MOVING

must have had qualifying health coverage for 1+ days during the 60 days before your move



- To a new ZIP code or county
- To the US from a foreign country or US territory
- To or from:
 - The place you attend school (students)
 - The place you both live and work (seasonal worker)
 - A shelter or other transitional housing



LOSS OF HEALTH INSURANCE

60 days before/after you or anyone in your household lost/will lose coverage

- Job-based health coverage
- Individual health coverage
- Coverage through a family member, including:
 - You turn 26 or are no longer a dependent
 - A family member loses health coverage for their dependents
 - Reasons listed in Household Changes (above)
- Premium-free Medicare Part A coverage
- Losing or denied Medicaid or Children's Health Insurance Program (CHIP) coverage because:
 - You are no longer eligible
 - Your child ages off CHIP
 - You applied for Medicaid/CHIP or ACA, but were told you could be Medicaid eligible. You weren't, but ACA Open Enrollment or your qualifying SEP ended

EMPLOYER OFFERS TO HELP WITH THE COST OF COVERAGE



60 days before or after you or anyone in your household was offered one of the options below

- An individual coverage HRA (also called ICHRA)
- A Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)

INCOME BELOW 150% OF FPL

Any time your income goes below 150% FPL



- You and your dependents are eligible for advance premium tax credits **and** have a household income under 150% FPL (view the [FPL chart](#) for Plan Year 2023)
- If you are a lawfully present immigrant who qualifies for tax credits, you are also eligible to enroll



OTHER SITUATIONS THAT MAY QUALIFY YOU FOR A SEP

- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Becoming a U.S. citizen
- Leaving incarceration
- Starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member

MAKING HEALTHCARE WORK BETTER FOR YOU

1.888.995.1674

enroll@americanexchange.com

americanexchange.com