



Special Enrollment Period

You and your family may be eligible for a special enrollment period (SEP). A SEP is a period of time during which an individual may enroll in a Qualified Health Plan (QHP) or change enrollment to another QHP if the individual experiences a qualifying life event. Generally, the SEP begins on the date the qualifying event takes place (**regardless of when you report the life event**) and ends 60 calendar days later. Any plan selection must be made prior to the end of the SEP. You are responsible to pay the premium amount billed by the carrier in order to ensure coverage. If you are already enrolled in coverage you purchased through MNSure and have experienced a qualifying life event, call the MNSure Contact Center, 1-855-366-7873.

Qualifying Life Event	When does my SEP begin?	When can I enroll?
American Indian or Alaska Native	SEP starts at the beginning of each month and ends on the final day of the month	Any time during your SEP
Birth, Adoption, or Placement for Adoption or Foster Care	Date of birth, adoption or placement	Any time during your SEP
Change of address <ul style="list-style-type: none"> You gain access to new Qualified Health Plan choices as a result of a permanent move 	Date of move	Any time during your SEP
Change in circumstance causing new APTC or CSR eligibility or ineligibility <ul style="list-style-type: none"> Includes an individual or dependent who is already enrolled in QHP through MNSure and is <i>newly eligible</i> for advanced premium tax credit (APTC) or cost-sharing reductions (CSR). Not available for 	Date of eligibility determination notice	Any time during your SEP

Qualifying Life Event	When does my SEP begin?	When can I enroll?
<p>changes in amount of existing APTC or CSR.</p> <ul style="list-style-type: none"> ▪ You or your dependent were enrolled in employee-sponsored health insurance and become newly eligible for APTC or CSR because the employer sponsored health insurance coverage is ending or the coverage becomes unaffordable. 		
Gain citizenship, national, or lawfully present status	Date of status change	Any time during your SEP
<p>Loss of health care coverage</p> <ul style="list-style-type: none"> ▪ Includes loss of employer-sponsored coverage by you or your dependent (including loss of continuation coverage such as COBRA and retiree coverage) ▪ Includes loss of coverage because an employer ends coverage or you or your spouse lose or leave a job ▪ Includes loss of Medical Assistance or MinnesotaCare ▪ Includes loss of other government-sponsored coverage by you or your dependent such as CHAMPUS and TRICARE 	The date you or your dependent is no longer covered by a health insurance plan	Any time during your SEP
Marriage	Date of marriage	Any time during your SEP
<p>MNsure mistake</p> <ul style="list-style-type: none"> ▪ You think that you or your dependent's enrollment, disenrollment, or lack of enrollment option in QHP was in incorrect due to MNsure error 	Date you report the error to MNsure	Any time during your SEP
Violation in material provision of QHP contract (this is a very rare event)	Date you report the violation to MNsure	Depends