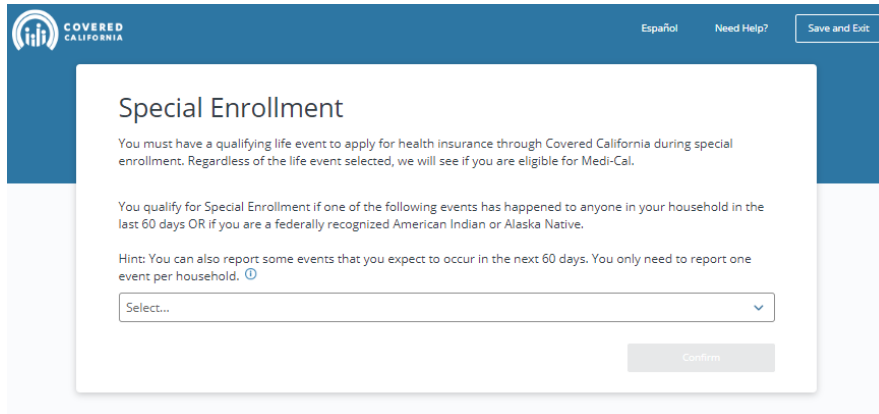


Consumers who experience a Qualifying Life Event can enroll in a Covered California health insurance plan up to 60 days from the date of the event (with some exceptions, such as if a consumer knows that they will lose Minimum Essential Coverage in the future). This is called a [Special Enrollment Period](#).

Certified Enrollers (Agents and Counselors) may assist all consumers eligible for a Special Enrollment Period. During this period, Certified Enrollers processing applications do not have the ability to complete new or in-progress applications without a [Qualifying Life Event](#). Fields are displayed on the Special Enrollment Page requiring the entry of a consumer’s Qualifying Life Event.



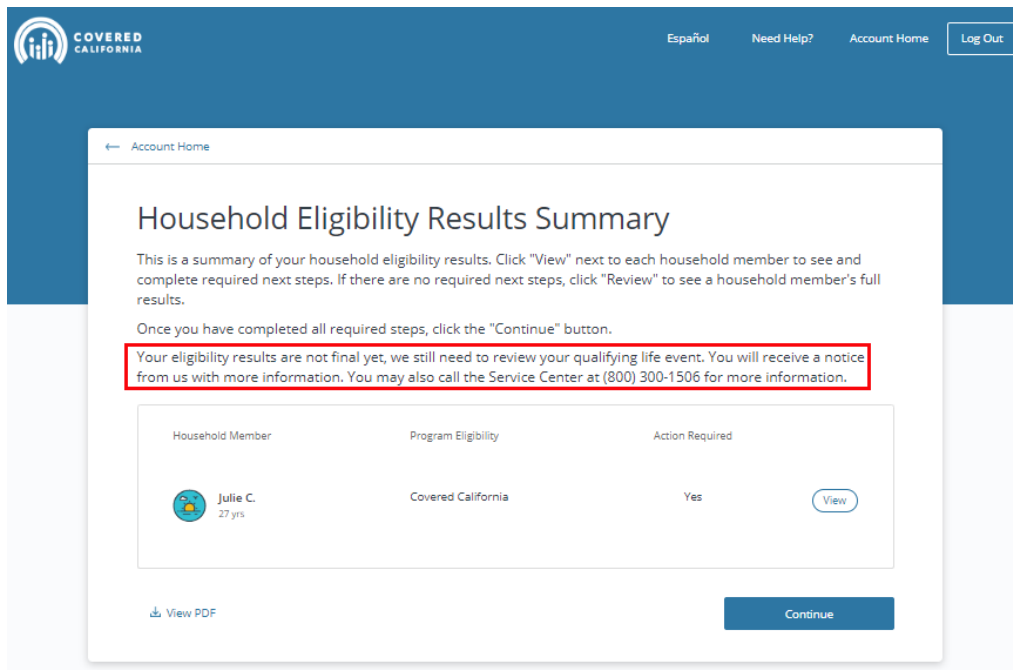
If applicable, consumers may choose from the following Qualifying Life Events (please note these fields may be updated). The type and date of the Qualifying Life Event determine eligibility and coverage start dates.

Qualifying Life Event	Effective Date
<ul style="list-style-type: none"> <li>Had a baby or adopted a child</li> </ul>	1 <sup>st</sup> day of the month following the event (note the consumer may also have the effective date be the date of the event or the first day of the month of the event.)
<ul style="list-style-type: none"> <li>Lost or will lose health coverage</li> <li>Newly qualifies for health insurance stipend (formerly “Newly qualifies for app-based driver stipend”)</li> <li>Victim of domestic abuse or spousal abandonment</li> <li>Got married or entered into domestic partnership</li> <li>Released from jail or prison</li> <li>Permanently moved to/within California</li> <li>Gained citizenship/lawful presence*</li> <li>Federally Recognized American Indian or Alaska Native</li> <li>Returned from active-duty military service</li> <li>Paid Penalty for Not Having Health Coverage</li> <li>Public Health Emergency</li> <li>State of Emergency: Impacted by winter storms</li> <li>Other Qualifying Life Event</li> <li>None of the above (Continue to review my application for Medi-Cal/Medi-Cal Access Program)</li> </ul>	1 <sup>st</sup> day of the following month

\*Moving between statuses (e.g., from LPR/green card to citizenship) does not qualify.

Consumers may also select “Other Qualifying Life Event”

- Use this option if the consumer’s life event is not listed, is uncertain, or is an exceptional circumstance (See the [“Other qualifying life event” section](#) for examples).
  - Depending on circumstance, the application may require additional information about the Qualifying Life Event to move forward to plan selection. Certified Enrollers (Agents and Counselors) may need to call Covered California for assistance in gaining eligibility for the consumer.



For a new application, consumers may also select “None of The Above (continue to review my application for Medi-Cal)”. This will continue to review eligibility for Medi-Cal programs or Covered California automated SEP “APTC – Detected low FPL” (more information below).

- Special Enrollment does not apply to Medi-Cal applicants. These consumers can apply for Medi-Cal coverage anytime during the year and do not need a Qualifying Life Event to gain Medi-Cal coverage.

The consumer’s Qualifying Life Event date must be within 60 days to qualify for Special Enrollment, with some exceptions, such as if a consumer knows that they will lose their Minimum Essential Coverage in the future. If the life event date is more than 60 days in the past, the consumer will not qualify for Special Enrollment. An exception to this is for loss of Minimum Essential Coverage (MEC) – consumers (new and existing) have 60 days before the loss event and 60 days after the loss event, totaling 120 days, for Special Enrollment. Please see the [Qualifying Life Events for Special Enrollment](#) page for additional information.



## Special Enrollment Period Quick Guide

### System-Applied SEP Reason

The CalHEERS system will evaluate new enrollments and reported changes in circumstances (RAC) for a new SEP Reason “APTC – Detected low FPL.” The system will automatically apply this SEP/QLE when the consumer’s household income is at or below 150% Federal Poverty Limit and at least one member of the household meets all other eligibility requirements to be deemed Eligible or Conditionally Eligible for APTC or Cost-Sharing Reductions. If the consumer does not have another QLE, enrollers may select “None of the Above (Continue to Review my application for Medi-Cal or MCAP)”; the system will also check eligibility for Covered California and will provide this SEP.

This SEP / QLE:

- Does not limit plan selection to 60 days. It allows eligible consumers to select plan enrollment at any point during the year or until a new QLE is selected (i.e., when Change Plan is available on screen).
- Runs in the background. It is not displayed as a dropdown. Users will continue to select the Qualifying Life Event that the consumer originally called to report.
- Applies first-day-of-the-following-month rule to determine the eligibility effective date when the new SEP reason APTC – Detected low FPL is detected.