



SPECIAL ENROLLMENT REQUIREMENTS

If coverage is to be effective “first of the following month,” application must be received by the end of the month. For example, an application due to Marriage received on January 30th would result in coverage starting February 1st. An application received on February 1st would result in coverage starting March 1st.

If coverage is to be effective “first of the month after event date,” the effective date will be the same so long as the application is received within the time frame noted below. For example, an application showing loss of Medicaid on January 31st, but received February 1st would result in coverage starting February 1st, not March 1st.

All applications must be received within 60 days of the qualifying event. Written documentation of the qualifying event must be provided with the application.

Qualifying Event	Effective Date
Marriage or Divorce	First of the following month.
Birth or Adoption	First of the month of the event date.
Relocation to a new ZIP code, county, or state	First of the following month.
Changes to citizenship or immigration status	First of the following month.
Loss of eligibility for health insurance subsidies	First of the month after event date.
Loss of MEC or Medicaid	First of the month after event date.
Loss of other coverage*	First of the month after event date.
Court order	First of the following month.
Chapter 11 bankruptcy	First of the following month.
Release from incarceration	First of the following month.
Return from military	First of the following month.
Other (enrollment error or CMS approved exceptional circumstance)	First of the following month.

*Employer coverage, COBRA, Affordable coverage, etc