

Independent, Authorized Agent for



**BlueCross BlueShield
of Illinois**

An Independent Licensee of the Blue Cross and Blue Shield Association

Are you eligible for Special Enrollment?

The Affordable Care Act guarantees that almost everyone can get health insurance. But most people can only sign up during the Open Enrollment Period – which for this year ended on March 31st.

However, some people may also be able to enroll during the Special Enrollment Period. You may be eligible if you have experienced a qualifying “life event” within the past 60 days. Please see the list below to see if you qualify.

Some of the reasons you may qualify for Special Enrollment include:

- You have lost minimum essential coverage, such as the loss of a job or through a divorce.
- The size of your family has changed, due to factors such as marriage, birth, adoption, divorce, or death.
- You or a family member had a change to citizenship or immigration status.
- You were released from incarceration.
- The plan you enrolled in substantially violated a material provision of its contract.
- You became newly eligible or ineligible for premium tax credits or cost-sharing assistance.
- You became pregnant or disabled (may result in eligibility for Medicaid and loss of premium tax credit eligibility).
- You made a permanent move to a new ZIP code and have access to new health plans.
- You are a member of an American Indian tribe (American Indians can enroll in a plan or change plans one time each month).
- You have demonstrated to the Marketplace that you have other extenuating circumstances that qualify you for special enrollment.

When any of these events happen, you will have 60 days to either enroll in a health insurance plan or change plans.

If you missed open enrollment and don't qualify for special enrollment, you can still stay insured by purchasing Temporary coverage*. Contact Blue Cross and Blue Shield of Illinois to find your best options.

* Temporary Plans are not Qualified Health Plans and do not meet the Affordable Healthcare Act's coverage requirements. Federal assistance cannot be applied to Temporary Plans.