

Special Enrollment Period (SEP) Reference Chart

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A Guide to Special Enrollment Period Triggers and Timing

A Special Enrollment Period (SEP) is a period of time during which individuals and their entire household can shop for and enroll in a health insurance plan (or change to a different plan if already enrolled). An SEP can occur at any time during the year, including during the Open Enrollment Period. This document outlines all of the possible triggering events and the specific enrollment details associated with each, as implemented by Connect for Health Colorado in accordance with State and Federal regulations.

Key Terms

QUALIFIED INDIVIDUAL: A person who meets the criteria to enroll through Connect for Health Colorado (“the Marketplace”) — specifically a person who is not incarcerated, has a lawfully present immigration status, and resides in the state where the Marketplace operates (Colorado) — including individuals who are already enrolled in a qualified health plan (QHP) through the Marketplace. (A qualified individual does not have to be the application filer.)

DEPENDENT (for SEP purposes): A person eligible to enroll in a health plan with a qualified individual under the terms of the health plan. This can include a spouse, child, or other family member, and does not necessarily have to be a tax dependent.

ENROLLEE: Someone enrolled in a qualified health plan through Connect for Health Colorado.

REQUIREMENT OF PRIOR COVERAGE: Eligibility for certain SEPs require that the person experiencing a qualifying event be enrolled in Minimum Essential Coverage (MEC) prior to the qualifying event in order to trigger the SEP. Some SEPs require that the person be enrolled in MEC for at least one day in the 60 days prior to the qualifying event (or have lived abroad) in order to be eligible for the SEP. Other SEPs are only triggered by people currently enrolled in a QHP. Not every SEP has a requirement of prior coverage, and the chart outlines the specific prior coverage requirements, if any, for each SEP.

REGULAR COVERAGE EFFECTIVE DATES: For SEPs with “regular coverage effective dates,” coverage is effective the first day of the following month if a plan is selected between the 1st and 15th, or the first day of the second following month if a plan is selected between the 16th and the last day of the month.

SEP GENERALLY GRANTED BY: Most SEPs are granted by answering certain questions directly on the online application, but certain SEPs can only be granted by a representative from specialized teams within the Connect for Health Colorado Call Center. The chart notes whether an SEP is available through the online application, or if the SEP is only available by calling the Connect for Health Colorado Call Center.

General Categories of Special Enrollment Periods:

1. Loss of Minimum Essential Coverage
2. Change in Household Size
 - a. Marriage
 - b. Birth / Adoption / Court Order
 - c. Death
 - d. Divorce / Legal Separation
3. Change in Primary Place of Living
4. Changes in Eligibility
5. American Indian or Alaska Native
6. Enrollment or Plan Error
7. Uncommon Scenarios

Loss of Minimum Essential Coverage (MEC)

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual, enrollee, or a dependent:</p> <ul style="list-style-type: none"> Loses employer sponsored coverage (ESC) due to, for example: <ul style="list-style-type: none"> Loss of a job Voluntarily quitting a job Reduction in work hours that causes loss of eligibility for employer plan Discontinuation of employer plan Is enrolled in a plan in the individual (non-group) or group market that comes to the end of the plan year in a month other than December <ul style="list-style-type: none"> Note: SEP is available even if there is an option to renew the non-calendar year plan Loses eligibility for Health First Colorado or CHP+, including loss of coverage for pregnancy related or medically needy programs (whether or not they meet MEC standards) COBRA coverage expires Must pay full cost of COBRA coverage due to termination of employer contributions to COBRA coverage Non-group plan is canceled Any other loss of Minimum Essential Coverage <p>Notes: Non-C4-enrollees who experience the following triggering events and who lost Minimum Essential Coverage as a result of the event should use the loss of MEC SEP: Death, Divorce, and No longer living in the service area of a plan. If a qualified individual loses ESC and elects COBRA coverage, their access to this SEP is not lost. If they apply for a QHP within 60 days of the original loss of ESC, the applicant is still eligible for the loss of MEC SEP and can enroll in a QHP.</p>	<p>YES: This SEP is only available if the qualified individual was enrolled in and will lose Minimum Essential Coverage in the next 60 days or has lost coverage in the past 60 days</p>	<p>This triggering event can be reported up to 60 days before or after the loss of coverage</p>	<p><u>If the plan is selected before loss:</u> 1st day of month following loss of previous coverage</p> <p>Example: James is enrolled in employer-sponsored coverage that will end on 5/31. If James applies and selects a plan anytime before 5/31, his coverage will start on 6/1.</p> <p><u>If plan is selected after loss:</u> 1st day of month following plan selection</p> <p>Example: James is enrolled in employer-sponsored coverage that will end on 5/31. If James applies and selects a plan anytime during the month of June, his coverage will start on 7/1. If James applies and selects a plan during the month of July (within the 60-day window), coverage will begin on 8/1.</p>	<p>If a customer lost coverage because they failed to pay their premiums, were involved in fraud, or voluntarily dropped coverage, this Special Enrollment Period is not available.</p> <p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event and complies with the prior coverage requirements.</p>	<p>Online Application</p>

Change in Household Size: Marriage

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual or enrollee:</p> <ul style="list-style-type: none"> Gets married 	<p>YES: This SEP is only available if at least one spouse:</p> <ul style="list-style-type: none"> Enrolled in Minimum Essential Coverage at least 1 day in the 60 days before marriage, Lived abroad at least 1 day in 60 days before marriage, Is an American Indian or Alaska Native (AI/AN), OR Lived in a service area with no QHPs sold in Marketplace during most recent available enrollment period or during prior 60 days 	<p>This triggering event can be reported up to 60 days <i>after</i> the marriage</p>	<p>1st day of month following plan selection</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event and complies with the prior coverage requirements.</p>	<p>Online Application</p>

Change in Household Size: Birth/Adoption/Court Order

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual or enrollee:</p> <ul style="list-style-type: none"> • Has a baby (including parents not physically giving birth) • Adopts a child, or is adopted • Gains or becomes a dependent through placement for foster care • Gains or becomes a dependent through a child support order or other court order 	NO	This triggering event can be reported up to 60 days <i>after</i> the birth, adoption, placement, or court order	<p>The new dependent’s coverage is effective on their date of birth, adoption or placement, or effective date of court order.</p> <p>Any changes to coverage for remaining household members who are currently enrolled through Connect for Health Colorado will take effect on the first day of the month following plan selection.</p> <p>For cases where a full household is newly enrolling alongside a new dependent, the household’s coverage will be effective on the date of the new dependent’s coverage start date.</p> <p>The household may also choose to change the effective date (for either the new dependent or the full household) to the first day of the month following plan selection or select regular effective dates (based on the 15/16 day rule), but will need to call the Call Center to request this.</p>	Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.	<p>Online Application</p> <p>(Call Customer Service Center to request effective date changes.)</p>

Additional Changes in Household Size

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Enrollee or dependent:</p> <ul style="list-style-type: none"> Dies <p>Note: If the enrollee dies, an SEP is triggered for the enrollee's dependents.</p>	<p>YES: This SEP is only available to current enrollees.</p> <p>If a qualified individual is not currently enrolled, but lost coverage because a member of their household died, they can utilize the loss of MEC SEP above.</p>	<p>This triggering event can be reported up to 60 days after the death</p>	<p>First of the month following plan selection</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.</p>	<p>Online Application</p>
<p>Enrollee:</p> <ul style="list-style-type: none"> Gets divorced or legally separated Loses a dependent due to divorce or legal separation Loses a dependent through a child support order or other court order 	<p>YES: This SEP is only available to current enrollees.</p> <p>If a qualified individual is not currently enrolled, but lost coverage as a result of the separation, they can utilize the loss of MEC SEP above.</p>	<p>This triggering event can be reported up to 60 days after the divorce or legal separation</p>	<p>Regular coverage effective dates (15/16 day rule: coverage is effective the first day of the following month if a plan is selected between the 1st and 15th, or the first day of the second following month if a plan is selected between the 16th and the last day of the month)</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.</p>	<p>Online Application</p>

Change in Primary Place of Living

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual, enrollee, or a dependent:</p> <ul style="list-style-type: none"> Gains access to new QHPs as a result of a permanent move due to, for example: <ul style="list-style-type: none"> Moving within the same city, county, or state, as long as there is a different set of QHPs available Moving to another state A child or other dependent moving back to parent’s home A student moving to or from where he or she attends school Moving for seasonal employment, but maintaining another home elsewhere (such as a seasonal farmworker) Moving to or from a shelter or other transitional housing Moves permanently to the U.S. after living outside the country or in a U.S. territory <p>Note: A short-term or temporary move for medical treatment or vacation is not considered a permanent move</p>	<p>YES: Only available if:</p> <ul style="list-style-type: none"> Enrolled in Minimum Essential Coverage at least 1 day in 60 days before move Moving from abroad A member of a federally recognized tribe Native American tribe or Alaska Native Claims Settlement Act Corporation Shareholder, OR Lived in a service area with no QHPs sold in Marketplace during most recent available enrollment period or during prior 60 days 	<p>This triggering event can be reported up to 60 days before or after the move</p>	<p>If reported in advance, coverage is effective on the first day of the month following the triggering event.</p> <p>If plan selected after move, coverage will begin the first day of the month following plan selection.</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event and complies with the prior coverage requirements.</p>	<p>Online Application</p>

Changes in Eligibility for Financial Help

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Enrollee or dependent:</p> <ul style="list-style-type: none"> Experiences a change in income or household size that changes eligibility for cost-sharing reductions Experiences a change in income or household size that makes household newly eligible or ineligible for APTC <p>Note: This SEP includes moving between CSR levels, losing or gaining eligibility for CSRs, and losing or gaining eligibility for APTC. However, changes in the amount of APTC that an individual qualifies for do not qualify for this SEP.</p>	<p>YES: This SEP is only available to current Connect for Health Colorado enrollees</p>	<p>This triggering event can be reported up to 60 days after the eligibility determination</p>	<p>Regular coverage effective dates (15/16 day rule)</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.</p>	<p>Online Application</p> <p>(The application automatically recognizes when this occurs for an enrollee, there is no need to select an event type.)</p>
<p>Qualified individual or a dependent:</p> <ul style="list-style-type: none"> Experiences a decrease in income and is newly determined eligible for APTC 	<p>YES: Only applies if the applicant was enrolled in MEC at least 1 day in 60 days before date of the financial change</p>	<p>This triggering event can be reported up to 60 days after the date of the financial change</p>	<p>Regular coverage effective dates (15/16 day rule)</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.</p>	<p>Online Application</p> <p>(Please use the “Change of Income” event type.)</p>

Changes in Eligibility for Financial Help

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual or a dependent enrolled in an employer plan:</p> <ul style="list-style-type: none"> Becomes newly eligible for APTC due to a change in employer-sponsored plan resulting in the plan no longer being considered qualifying coverage (i.e. the plan changes benefits so it no longer qualifies as adequate coverage, or the cost of employee coverage is no longer considered affordable). Examples include: <ul style="list-style-type: none"> Employer plan benefits or cost-sharing protections are scaled back, causing the plan to no longer meet the “minimum value” standard Termination of employer contributions to employee’s health coverage <p>Note: The applicant must terminate employer coverage prior to effective date of the new plan. If an employer plan no longer meets applicable standards, but the employee remains enrolled in the plan, any household member who is enrolled is not eligible for APTC.</p>	<p>YES: This SEP is only available if the applicant was previously enrolled in the affected employer plan</p>	<p>This triggering event can be reported up to 60 days before or after the change to the employer coverage</p>	<p>If plan selected before change to employer coverage: 1st day of month following change</p> <p>If plan selected after change: 1st day of month following plan selection</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.</p>	<p>Customer Service Center</p> <p>(This is not currently available in the Online Application, but will be available in the future.)</p>
<p>Qualified individual:</p> <ul style="list-style-type: none"> Was previously ineligible for Medicaid due to a state’s decision not to expand Medicaid and had income below 100% of the poverty line and moves to Colorado <p>Note: This SEP is available even if the individual did not previously apply for Medicaid. As of September 2020, states that did not expand Medicaid include: Alabama, Florida, Georgia, Kansas, Mississippi, North Carolina, South Carolina, South Dakota, Tennessee, Texas, Wyoming, and Wisconsin. Missouri and Oklahoma have adopted Medicaid expansion, but have not yet implemented the program.</p>	<p>NO</p>	<p>This triggering event can be reported up to 60 days before or after the move to Colorado</p>	<p>If plan selected before move: 1st day of month following change</p> <p>If plan selected after move: 1st day of month following plan selection</p>	<p>Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.</p>	<p>Customer Service Center</p> <p>(In the future, customers will be able to indicate having moved from an applicable state within the Permanent Move section of the application. Until then, customers can only access this SEP through the Call Center.)</p>

Changes in Eligibility for QHP Coverage

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual or a dependent :</p> <ul style="list-style-type: none"> Becomes newly eligible for Connect for Health Colorado coverage as a result of gaining a lawfully present immigration status <p>Note: This SEP is not available if the individual already had an eligible immigration status (for example: if the individual held a student visa and transitioned to an employment visa, or transitioned from any lawfully present status to become a citizen). For more information, see Healthcare.gov’s list of “lawfully present” immigration statuses eligible for QHP coverage at https://www.healthcare.gov/immigrants/immigration-status/.</p>	NO	This triggering event can be reported up to 60 days after gaining a lawfully present immigration status	Regular coverage effective dates (15/16 day rule)	Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.	Online Application
<p>Qualified individual or a dependent:</p> <ul style="list-style-type: none"> Becomes newly eligible for Connect for Health Colorado coverage as a result of being released from incarceration (detention, jail, or prison) 	NO	This triggering event can be reported up to 60 days before or after the release from incarceration	<p>If plan selected before release: 1st day of month following release</p> <p>If plan selected after release: 1st day of month following plan selection</p>	Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.	Online Application

American Indian or Alaska Native

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual or enrollee:</p> <ul style="list-style-type: none"> Members of federally-recognized Native American tribe and Alaska Native Claims Settlement Act Corporation Shareholders can enroll in a new plan (or change their existing plan) once per month <p>A dependent:</p> <ul style="list-style-type: none"> Dependents of tribal members who are listed on the same application can also utilize this SEP 	NO	May enroll in or change QHPs one time per month	Regular coverage effective dates (15/16 day rule)	Please note that the Insurance Company may request documentation verifying that the applicant is a member of a tribe.	Online Application

Enrollment or Plan Error

Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
<p>Qualified individual, enrollee, or a dependent:</p> <ul style="list-style-type: none"> Was not enrolled in a plan, enrolled in the wrong plan, or did not receive APTC or cost-sharing reductions for which he or she was eligible due to the error, misrepresentation, misconduct or inaction by Connect for Health Colorado or HHS, its instrumentalities, or other entities providing enrollment assistance (e.g., assisters, navigators, insurers, brokers, Call Center reps) Experienced a technical error when applying for coverage that either: <ul style="list-style-type: none"> Prevented enrollment in a plan, OR Prevented insurer from receiving enrollment information <p>Note: This SEP is only available if research by the Customer Service Center team demonstrates that a technical error or mistake occurred. If the customer states that the error was due to the action of an enrollment assistance provider, the Customer Service Center and/or Insurance Company may require a letter documenting the error from that assistance provider.</p>	NO	This triggering event can be reported up to 60 days <i>after</i> determination of eligibility for the SEP	Appropriate effective date based on the circumstances (generally prospective)	Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.	Specialized team at Connect for Health Colorado Service Center
<p>Qualified individual, enrollee, or a dependent:</p> <ul style="list-style-type: none"> Experienced an error related to plan benefits, service area, or premium displayed on the Connect for Health Colorado website at the time of plan selection which influenced the decision to select (or not select) a QHP <p>Note: Errors related to health care provider networks unfortunately do not qualify.</p>	NO	This triggering event can be reported up to 60 days <i>after</i> determination of eligibility for the SEP	Appropriate effective date based on the circumstances (generally prospective)	Please note that the Insurance Company may request documentation verifying that the applicant experienced this event.	Specialized team at Connect for Health Colorado Service Center

Uncommon Scenarios

Type	Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
Eligibility Delay	<p>Qualified individual or a dependent :</p> <ul style="list-style-type: none"> Applied for Health First Colorado or CHP+ coverage during open enrollment (or during an SEP) and was determined ineligible after the enrollment period ended <p>Note: This SEP is only available if research by the Connect for Health Colorado Service Center demonstrates that a delay occurred resulting in eligibility being determined after the enrollment period has ended. This SEP is available regardless of whether the applicant applied directly through PEAK, their county, or through the Connect for Health Colorado application.</p>	NO	This triggering event can be reported up to 60 days after being determined ineligible	Appropriate effective date based on the circumstances (generally prospective)	Please note that the Insurance Company may request verification documents.	Specialized team at Connect for Health Colorado Service Center following validation of the delay
Contract Violation	<p>Enrollee, or a dependent:</p> <ul style="list-style-type: none"> Demonstrates to the Colorado Division of Insurance (DOI) that their QHP substantially violated a material provision of its contract 	YES: Only available if currently enrolled in Marketplace coverage	This triggering event can be reported up to 60 days after DOI determination of eligibility for the SEP	Appropriate effective date based on the circumstances (generally prospective)	This SEP requires approval by the Colorado Division of Insurance (DOI).	Specialized team at Connect for Health Colorado Service Center only with approval from DOI
Abuse / Abandonment	<p>Qualified individual or enrollee:</p> <ul style="list-style-type: none"> Experiences domestic abuse or violence and wants to enroll in health plan separate from abuser (who could be an intimate partner, a parent, or another relative) Experiences spousal abandonment and wants to enroll in a health plan separate from spouse <p>A dependent on the same application:</p> <ul style="list-style-type: none"> Is a dependent of a person experiencing domestic abuse or violence or spousal abandonment 	YES: Only available if currently enrolled in MEC	This triggering event can be reported up to 60 days after requesting the SEP	Regular coverage effective dates (15/16 day rule)	Please note that the Insurance Company may request verification documents.	Specialized team at Connect for Health Colorado Service Center

Uncommon Scenarios

Type	Qualifying Event	Prior Coverage Requirement	Timing	Coverage Effective Dates	Additional Requirements	SEP Generally Granted By
HRA	<p>Qualified individual, enrollee, or dependent :</p> <ul style="list-style-type: none"> Newly gains access to an individual coverage HRA (ICHRA), or qualified small employer HRA (QSEHRA) 	NO	This triggering event can be reported up to 60 days before or after the date HRA coverage can take effect	<p>If plan selected before the date the HRA can take effect: 1st day of month following the date the HRA can take effect</p> <p>If plan selected on or after the date the HRA can take effect: 1st day of month following plan selection</p>	Please note that the Insurance Company may request documentation verifying that the applicant was offered an HRA.	Specialized team at Connect for Health Colorado Service Center
Exceptional Circumstance	<p>Qualified individual, enrollee, or dependent :</p> <ul style="list-style-type: none"> Demonstrates to Connect for Health Colorado staff that exceptional circumstances prevented enrollment in coverage during an enrollment period, such as: <ul style="list-style-type: none"> A serious medical condition (e.g., unexpected hospitalization or temporary cognitive disability) A natural disaster (e.g., an earthquake, hurricane, or massive flooding) 	NO	This triggering event can be reported up to 60 days after determination of eligibility for the SEP	Appropriate effective date based on the circumstances (generally prospective)	This SEP requires research and approval by the Connect for Health Colorado Service Center.	Specialized team at Connect for Health Colorado Service Center only with approval