

Enrollment Guidelines Under the Affordable Care Act (ACA)

There are three timeframes when an individual, couple or family can enroll into an ACA-compliant qualified health plan (QHP.) These are:

1. **The Initial Open Enrollment Period** This enrollment period happens between October 1, 2013 and continues through March 31, 2014. Beginning in 2014, the Marketplaces (the qualified health plan or Company) will send an annual open enrollment notice to each enrollee, between September 1 and September 30, to ensure enrollees are aware of the upcoming annual open enrollment period.
2. **The Annual Open Enrollment Period** Open enrollment for 2015 will happen starting November 15, 2014 and last through December 7, 2014.
3. **Special Election Period** SEPs occur throughout the year, based on an individual's or family's special circumstances. SEPs are based on certain [triggering events](#) that permit a SEP and include, but are not limited to:
 - Gaining or becoming a dependent
 - Gaining status as a citizen, national, or lawfully present individual
 - Loss of minimum essential coverage (e.g., loss of Medicaid eligibility, termination of a QHP), except if enrollment is terminated based on failure to pay premiums
 - Loss of affordable employer-sponsored coverage
 - Determination that an individual is newly eligible or ineligible for premium tax credits or a change in eligibility for cost-sharing reductions
 - Permanent move to an area where different QHPs are available
 - Other exceptional circumstances identified by the Marketplace

In most cases, SEPs will extend for 60 days from the date of the triggering event. Under certain circumstances, such as the pending loss of minimum essential coverage due to the termination of a QHP, **a SEP may begin before the triggering event takes place as follows:**

1. **Special Enrollment Period for Marriage** If a qualified individual gets married, he or she has the chance to either enroll in a QHP for the first time, or add a spouse to the plan without waiting for the annual open enrollment period.
 - If a marriage occurs and the Individual Marketplace is notified before the last day of the month when the marriage occurred, coverage will begin the 1st of the following month.
 - If a marriage occurs and the Individual Marketplace is notified after the end of the month when the marriage occurred, coverage will begin the 1st of the month following the notification.

The Individual Marketplace would need to be notified within **60 days** of a marriage for a spouse to be covered. If the **60-day** deadline is missed, the spouse cannot enroll until the plan's annual open enrollment period.

2. **Special Enrollment Period for Birth or Adoption** The effective date of coverage can be the date of the birth or the official date of adoption as long as the Individual Marketplace is notified in a timely manner.

The Individual Marketplace would need to be notified within **60 days** of a birth or adoption for dependents to be covered. If the **60-day** deadline is missed, the dependents cannot be enrolled until the plan's annual open enrollment period.

Premiums would be pro-rated for the month, based on when the child was added to the policy.

SOURCE: [Federally-Facilitated Marketplace Agent Training Guidelines](#)

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