



Life Changes. Your Health Insurance Can too.

A Consumer Guide to Special
Enrollment Periods (SEP)



The Standard Window



"Open Enrollment."

The fixed time each year when anyone can enroll or change plans.

(November 1, 2026 – January 15, 2027)

The Special Window

"Special Enrollment Period (SEP)."

A year-round opportunity unlocked by specific life events.





Category 1: Losing Existing Coverage



Job Changes

Losing employer coverage due to job loss, quitting, or a reduction in work hours.



Aging Out

Turning 26 and losing eligibility for coverage under a parent's health plan.



Program Expiration

Losing eligibility for Medicaid, CHIP, or an expiring COBRA plan.



Family Status Loss

Losing coverage due to divorce, legal separation, or the death of a family member.



Category 2: Family Changes



Growing the Family.

Having a baby, adopting, or placement for foster care.

Coverage can backdate to the day of birth/placement. No prior coverage required.



Getting Married.

At least one spouse must have had coverage for 1 day in the 60 days prior.



Court Orders.

Gaining or becoming a dependent through a child support order or other legal mandate.

Category 3: Moving



Must have had prior coverage to qualify for a moving SEP, unless you are moving from a foreign country/U.S. territory, or moving from a shelter/transitional housing. **(Vacation travel does not qualify).**



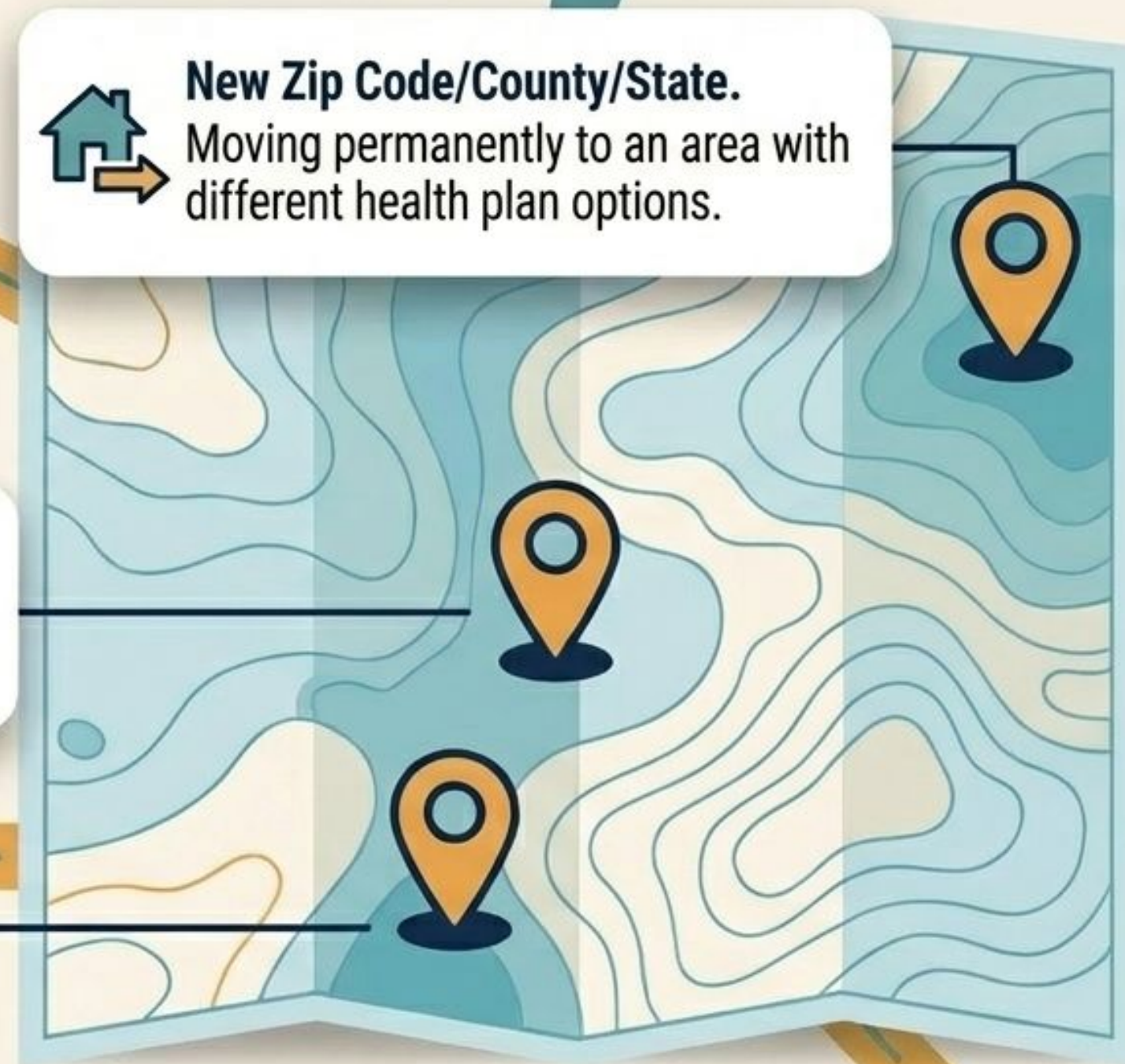
Students.
Moving to or from where you attend school.



Seasonal Workers.
Moving for seasonal employment while maintaining a home elsewhere.



New Zip Code/County/State.
Moving permanently to an area with different health plan options.



Category 4: Other Life Events



Income Changes.

A shift in household income that makes you newly eligible (or ineligible) for financial help (Advance Premium Tax Credits).



Immigration Status.

Becoming newly eligible for Marketplace coverage by gaining a lawfully present immigration status.



Incarceration Release.

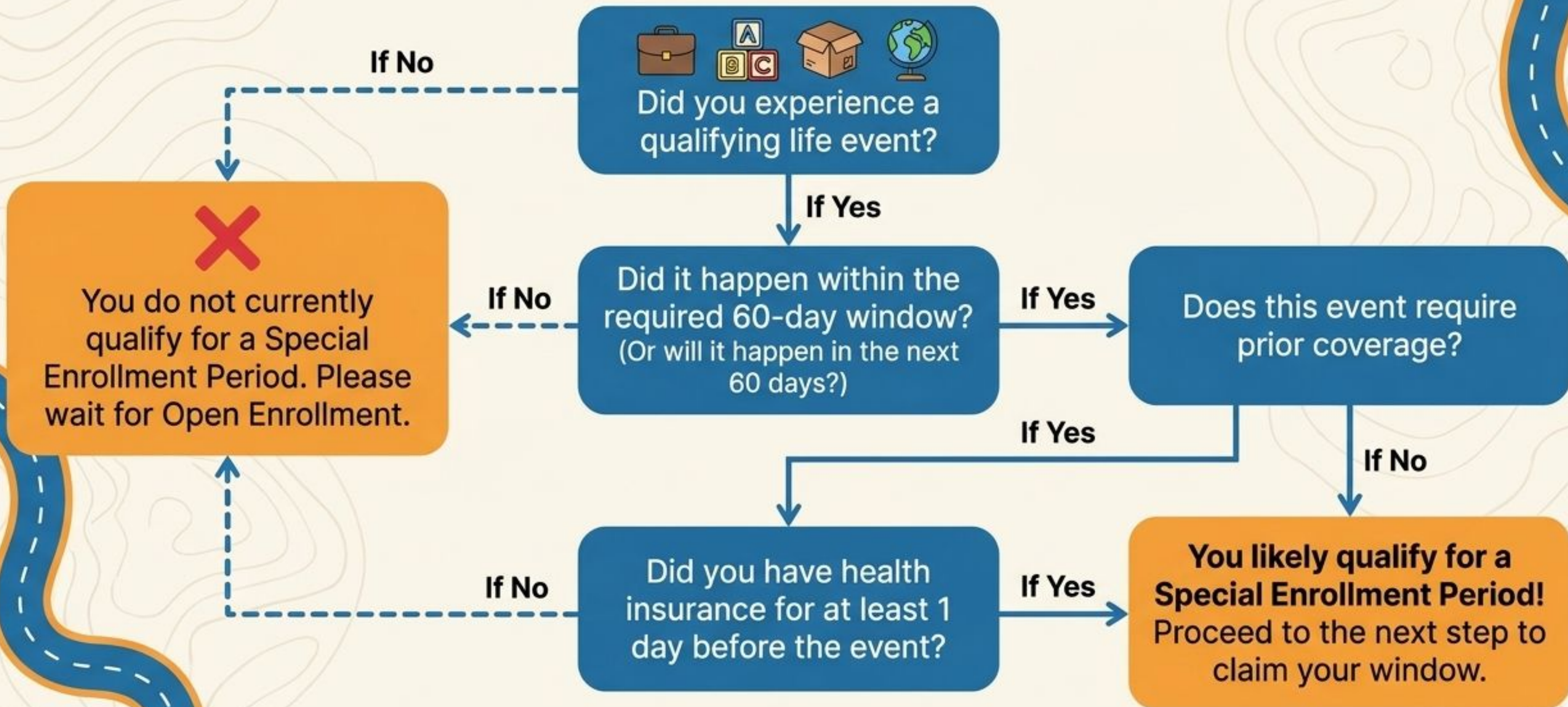
Being released from detention, jail, or prison.



Safety Escapes.

Escaping domestic violence, abuse, or spousal abandonment.

The Eligibility Flowchart: Do I Qualify for a Special Enrollment Period?





What If I Don't Qualify Right Now?

If your life event doesn't qualify for a Special Enrollment Period, or if you missed the 60-day window, don't worry. You can still get coverage.

Open Enrollment runs from November 1st to January 15th.



Book Online:
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Call: 580-213-3173



Email: smpryor@nwosu.edu



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