

Getting Enrolled with a Special Enrollment Period

COVERAGE WHEN YOU NEED IT.



What is a Special Enrollment Period?

Some situations and life events let you sign up for health and dental coverage outside of the annual open enrollment period. This is called a special enrollment period.

How do I enroll?

You can apply for most special enrollment periods through *Washington Healthplanfinder* or on the WAPlanfinder app. You must apply within 60 days of the change in situation. In some cases, you can apply 60 days in advance.

Qualifying Life Events

The following life events may qualify you for a special enrollment period. This list does not include all possible qualifying events, contact us at 1-855-923-4633 with any questions.

Qualifying Life Events	Online	Contact us
Loss of other health coverage [job loss, divorce, loss of Washington Apple Health (Medicaid) or WSHIP]	✓	
Marriage , or entering a domestic partnership	✓	
Birth, adoption, or foster care placement	✓	
Cascade Care Savings (Household income at or below 250% FPL)	✓	
Moving to Washington or a new county in Washington	✓	
A change in income	✓	
Tribal membership	✓	
Change in citizenship or lawful presence status	✓	
Leaving jail or prison	✓	
Victim of domestic abuse/violence or spousal abandonment	✓	
Change in COBRA coverage	✓	
Receipt of a court order (including child support)	✓	
Turning 26 and aging out of a parent's insurance plan	✓	
Resolved document verification requests after being previously denied		✓
<i>Washington Healthplanfinder</i> error		✓

Qualifying Life Events	Online	Contact us
Gaining access to an Individual Coverage Health Reimbursement Arrangement (ICHRA) or newly provided a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) through your employer		✓
Newly eligible for tax credits or cost-sharing subsidies for enrollment: <ul style="list-style-type: none"> • A reduction in income • Employer sponsored health coverage is no longer affordable • Former employer contribution to COBRA premiums end Individually purchased health coverage bought outside of <i>Washington Healthplanfinder</i> is no longer affordable		✓
Health plan provider violates contract		✓
Exceptional circumstances		✓

Cascade Care Savings Special Enrollment Period

Some households can apply for special enrollment at any time. You do not need a qualifying life event to occur. Your household income must be at or below 250% FPL.

For example, these households would qualify:

- ▶ A household of one person with an income up to \$33,975 per year
- ▶ A household of three people with an income up to \$57,575 per year

Contact us if you do not know if you qualify.

American Indian and Alaska Native Individuals

American Indian and Alaska Native individuals can sign up for a health plan any time of year. You can also change your plan once a month. You must be an enrolled tribal member or a shareholder in an Alaska Native Corporation to get these benefits.

Coverage Start Date

Your coverage usually starts the first of the month after you apply. Coverage can start later if you report coverage ending on a future date. Some events, like birth, automatically provide retroactive coverage. After a qualifying event, you have 60 days to select a plan.

Documents Needed

Your insurance carrier may request documents to verify the change you reported.



By Phone

Call us at 1-855-923-4633
TTY/TDD: 1-855-627-9604



Online

Visit wahealthplanfinder.org
or download the
WAPlanfinder app.



Local Support

We partner with assisters across the state. Visit wahealthplanfinder.org to search for one in your area.