

# When Can I Enroll?

You have **three opportunities** to enroll in health care coverage:

## 1 OPEN ENROLLMENT



Open Enrollment was November 1, 2015 – January 31, 2016.

You must apply for a Special Enrollment Period to enroll in a qualified health plan.

To apply for a Special Enrollment Period, call **1-855-392-2428**.

## 2 SPECIAL ENROLLMENT & QUALIFYING LIFE EVENTS



You have 60 days to enroll or make a change



Just married to an Access Health CT customer



Divorce or Legal Separation



Having, adopting, or fostering a child



Just moved to Connecticut



Loss of coverage due to job change



Aging off parents' plan

**Qualifying Life Events = Special Enrollment Period**

**Not sure if you qualify for a Special Enrollment Period?** Call us at **1-855-392-2428**. You will be required to provide supporting documentation of your Qualifying Life Event to obtain coverage.

### LOSS OF COVERAGE DUE TO OTHER CIRCUMSTANCES:



- Expiration of COBRA
- No longer eligible for Medicaid/HUSKY
- No longer eligible for an Advanced Premium Tax Credit (APTC) or a Cost-Sharing Reduction (CSR)
- Change in citizenship or lawful presence status
- Decertification of your health plan
- Cancellation of employer health care coverage for employees or their beneficiaries
- Cancellation or large reduction in employer contributions toward coverage so that your share of premium does not meet federal standards

## 3 ENROLL ANYTIME DURING THE YEAR IF YOU ARE...



**Medicaid/HUSKY Eligible**

**Children's Health Insurance Program (CHIP) Eligible**

**An American Indian or Alaska Native**



# When Can I Enroll?

Enrolling in or changing your health care coverage during the year will depend on your personal situation. There are three distinct opportunities that allow you to enroll in health care coverage through Access Health CT (AHCT):

## 1 OPEN ENROLLMENT

Most Connecticut residents will enroll during the Open Enrollment. For 2016, Open Enrollment was November 1, 2015 – January 31, 2016. You apply for a **Special Enrollment Period** to enroll in a qualified health plan.

## 2 QUALIFYING LIFE EVENT

If you or someone in your household has a Qualifying Life Event during the year, you may then qualify for a Special Enrollment Period. During this time, you can enroll in health care coverage through Access Health CT or change your current plan or carrier choice, even outside of the Open Enrollment period.

### Qualifying Life Events include:

**Getting married** to someone who is already enrolled in an Access Health CT plan.

**Having or adopting a child.**

**Moving to Connecticut** from another state.

**Divorce** or Legal Separation.

**Job change.**

**Aging off parents' plan** once reaching 26th birthday.

**Other Circumstances** that result in loss of coverage:

- Expiration of COBRA
- No longer eligible for Medicaid/HUSKY
- No longer eligible for Advanced Premium Tax Credits (APTCs) or a Cost-Sharing Reduction (CSR) due to a change in income or household status
- Decertification of employer provided health plan due to non-compliance with ACA standards
- Cancellation of employer health care coverage for employees or their beneficiaries
- Cancellation of employer contributions toward coverage

### How long does the Special Enrollment Period last?

If you have a Qualifying Life Event, your Special Enrollment Period will generally last **60 days** from the date of the event. During this time, you can sign up for health care coverage or change your plan if you already have coverage.

**For questions about Special Enrollment eligibility call 1-855-392-2428. You will be required to provide supporting documentation. Visit [Learn.AccessHealthCT.com/special/](http://Learn.AccessHealthCT.com/special/) for details.**

## 3 ENROLL ANY TIME DURING THE YEAR

If you are eligible for federal programs or are a member of a federally-recognized ethnic group, you may enroll in AHCT health care coverage at any point during the year if you need it.

### Medicaid (HUSKY Health) or the Children's Health Insurance Program (CHIP)

If you qualify for Medicaid (HUSKY A or D) or CHIP (HUSKY B), you can enroll any time. Find out if you're eligible for these programs by entering your household information, including your 2016 projected Modified Adjusted Gross Income (MAGI) at [AccessHealthCT.com](http://AccessHealthCT.com).

### American Indians and Alaska Natives

Members of federally-recognized tribes and Alaska Natives can enroll in coverage at any time of the year. They can also change plans or carriers during the year without a Qualifying Life Event.

**IMPORTANT:** Be sure to choose a plan and pay your first premium bill within 60 days or you may be subject to a federal tax penalty (fine).

## HAVE QUESTIONS? NEED HELP?



- **Online:**  
[Learn.AccessHealthCT.com/special/](http://Learn.AccessHealthCT.com/special/)
- **Call: 1-855-392-2428**

[AccessHealthCT.com](http://AccessHealthCT.com)

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