



Special Enrollment Period for Qualifying Events (SEP)

There are many reasons you or a family member may need health insurance and did not get it during the yearly open enrollment period. However you may still be able to enroll if you have certain life changes that may qualify for Special Enrollment Period (SEP). These include:

- You are a university student, moving to or from the place where you attend school
- You are graduating, turning 26, or leaving a University sponsored healthcare plan
- Loss of your current health insurance
- Loss of employer coverage, coverage through a family member's plan, or lost eligibility for Medicaid, CHIP or Medicare
- Having a baby, adopting a child or placing a child in foster care
- Divorce or legal separation and subsequent loss of health coverage
- Marriage
- Moving to a new home with a new zip code or county, or moving to the US from a foreign country or US territory
- Change in eligibility for Marketplace coverage or help paying for coverage
- Loss of an individual plan that you purchased can qualify in some cases, but not if you lost an individual plan due to non-payment
- Other qualifying changes include becoming a US citizen, leaving incarceration, or making certain types of enrollment errors when you signed up for coverage

Timing is important! You must enroll in a new plan 60 days before or after a life change that could affect your current coverage.

Health Options offers plans through [healthcare.gov](https://www.healthcare.gov), the Health Insurance Marketplace, so you can qualify and purchase a plan in just one visit.

We have plans with great benefit options, including:

- Primary care and mental health services
- Free preventive care services, like annual wellness visits and flu shots
- A range of birth control medications and methods
- A broad regional network of providers, including every hospital in Maine
- Services for substance use disorders
- Tobacco cessation support

Purchasing a plan through [healthcare.gov](https://www.healthcare.gov) allows them to determine your eligibility for financial help by qualifying for Advanced Premium Tax Credits (APTC). These credits, based on income and

family size, can be used to reduce the monthly healthcare premium for qualified health plans, if your household income falls within the following levels:

Income Ranges for Advance Premium Tax Credits*

Household Size	Household Income
1	\$17,609-\$51,040
2	\$23,791-\$68,960
3	\$29,974-\$86,880
4	\$36,156-\$104,800
5	\$42,338-\$122,720
6	\$48,521-\$140,640
7	\$54,703-\$158,560
8	\$60,886-\$176,480

*2020 Federal Poverty Level guidelines applicable for 2021 Plans

To determine SEP coverage, **follow these steps**, which will take about 30-45 minutes:

1. Collect information. You will need your most recent paystubs, W-2s, tax returns, social security number, and current job information.
2. Apply for coverage by going to healthcare.gov and selecting get coverage.
3. Follow the steps to select a plan by comparing the various benefits, network providers and costs.
4. Be sure you see the **confirmation screen** before logging off.

If you don't qualify for a Special Enrollment, you can enroll for January 2022 coverage during the 2021 Open Enrollment period.

Questions? Our team of Maine-based Member Services Associates can help! Call Monday - Friday, 8:00 am to 6:00 pm at (855) 624-6463 or visit HealthOptions.org.

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary or Privacy Notice, please visit our website at healthoptions.org. If you do not have access to a computer or internet services, please call (855) 624-6463. A Member Services Associate will be happy to answer any questions you may have. ©2020 Community Health Options. All rights reserved.