



UPDATED MAY 2024

# WHEN CAN YOU CHANGE YOUR HEALTH INSURANCE?

A Special Enrollment Period (SEP) allows individuals to enroll in marketplace plans outside the normal Open Enrollment periods of time

**HERE ARE THREE SEPS THAT MAY APPLY TO YOU:**

## QUALIFYING LIFE EVENTS

This falls into six broad categories: loss of qualifying health coverage, change in household size, change in primary place of living, change in eligibility for financial assistance, enrollment errors or plan errors, and other situations

### LOSS OF QUALIFYING HEALTH COVERAGE

- Losing your employer-sponsored insurance (ESI). This can be due to a job loss, change in employment status, or your employer no longer offering coverage.
- Losing coverage through COBRA (Consolidated Omnibus Budget Reconciliation Act); this can include when an employer stops contributing toward the COBRA premium
- Losing other private health insurance
- Loss of Medicaid or KCHIP (Kentucky Children’s Health Insurance Program)
- Turning 26 & losing coverage through your parents’ plan

### CHANGE IN PRIMARY PLACE OF LIVING

- Moving to the state (may require that you had previous coverage)

### ENROLLMENT ERRORS OR PLAN ERRORS, SUCH AS

- Could be due to technical errors, timely processing
- Short-term limited duration, sometimes referred to as “Junk Plans” or “Skinny Plans”

### OTHER SITUATIONS

- Becoming pregnant **\*New in 2024\***
- Gaining membership in a federally recognized tribe
- Becoming a U.S. citizen
- Leaving incarceration
- Starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member

### CHANGE IN HOUSEHOLD SIZE

- Getting married
- Having a baby or adopting a child
- Getting divorced & losing coverage due to divorce

### CHANGE IN ELIGIBILITY FOR FINANCIAL ASSISTANCE

- Newly eligible for Payment Assistance or Special Discounts to reduce your premium or other out-of-pocket costs. This could be due to an income change or if your ESI costs more than 9.12% of your household income.
- Low-Income SEP is available to individuals who are eligible for an advance premium tax credit (APTC) and have a projected income at or below 150% Federal Poverty Line (FPL) (\$20,385 for a household of one and \$41,625 for a family of four). Enroll in a plan any month during the year, without having to experience a qualifying life event.

**APPLY AT  
KYNECT.KY.GOV**

Verification may required: You may be asked by kynect for documents to confirm information on application such as income, marriage, or if moved or lost other health coverage.

This list is not all-inclusive. Ask a kynector to see if you qualify based on these categories.



# EXCEPTIONAL SPECIAL ENROLLMENT (ESE)

This is only for individuals who experience uncommon circumstances not considered to be a qualifying life event.

## EXAMPLES:

- Being incapacitated
- Being affected by a natural disaster
- Experiencing domestic abuse/violence
- Experiencing spousal abandonment
- Having experienced technical or system issues that prevented enrollment



Requests for Exceptional Special Enrollment can be sent by email to [kynectESE@ky.gov](mailto:kynectESE@ky.gov) or by standard mail to:

## DIVISION OF THE KENTUCKY HEALTH BENEFIT EXCHANGE

Attention: ESE  
275 East Main Street  
4WE Frankfort, KY 40621

# HOW TO APPLY

Residents, or kynectors and agents on their behalf, can apply by submitting a statement to request the Exceptional Special Enrollment (email or letter).

## YOUR STATEMENT SHOULD INCLUDE:

1. First and last names of those who wish to enroll
2. Case number if known
3. kynector or agent if known
4. Reasons for requesting the Exceptional Special Enrollment
5. Details of desired plan and start date
6. Contact information for follow up purposes

# NEWEST MEDICARE SEPs

These are for Medicare-eligible individuals who meet one of the five circumstances below and who missed their original Medicare enrollment period. These SEPs provide an opportunity to enroll without having to wait for the general enrollment period (GEP) and without being subject to a late enrollment penalty (LEP). **EXAMPLES:**

- An SEP for Individuals Impacted by an Emergency or Disaster that would allow CMS to provide relief to those beneficiaries who missed an enrollment opportunity because they were impacted by a disaster or other emergency as declared by a Federal, state, or local government entity.
- An SEP for Health Plan or Employer Error that would provide relief in instances where an individual can demonstrate that their employer or health plan materially misrepresented information related to enrolling in Medicare timely.
- An SEP for Formerly Incarcerated Individuals that would allow individuals to enroll following their release from correctional facilities.
- An SEP to Coordinate with Termination of Medicaid Coverage that would allow individuals to enroll after termination of Medicaid eligibility.
- An SEP for Other Exceptional Conditions that would, on a case-by-case basis, grant an enrollment period to an individual when circumstances beyond the individual's control prevented them from enrolling during the IEP, GEP or other SEPs.



TO APPLY OR FOR MORE INFORMATION  
[MEDICARE.GOV](https://www.ky.gov/medicare)