Special Enrollment Period for Qualifying Events

You may be able to enroll in health insurance right now.

Open Enrollment for 2019 health insurance coverage is over, but you may be able to get insurance if you qualify for a Special Enrollment Period (SEP).

Life changes that may qualify you for an SEP include:

- Loss of health insurance during the last 60 days or expected in the next 60 days
  - Loss of employer coverage, university-sponsored insurance, an individual plan that you purchased in certain circumstances (i.e. can’t qualify if loss of individual plan is due to non-payment), coverage through a family member’s plan, or lost eligibility for Medicaid, CHIP or Medicare
- Changes in household for you or household member in past 60 days
  - Marriage or having a baby, adopting a child or placing a child in foster care
  - Divorce or legal separation and subsequent loss of health coverage
- Changes in residence – if you have had health coverage for some time during the 60 days prior to the move
  - Moving to a new home with a new zip code or county, or moving to the US from a foreign country or US territory
  - If you’re a student, moving to or from the place you attend school
- Change in eligibility for Marketplace coverage or help paying for coverage
- Other qualifying changes like a becoming a US citizen, leaving incarceration or certain types of enrollment errors when you signed up for coverage

Check to see you qualify for a Special Enrollment Period at Healthcare.gov, the Health Insurance Marketplace

While you’re there, find out if you qualify for an Advance Premium Tax Credit and other cost sharing that may save you money and reduce your monthly premium and other out-of-pocket expenses.

Community Health Options offers plans through the Health Insurance Marketplace so you can qualify and purchase a plan in one visit.

Our 2019 plans provide:

- No Cost Preventive Care services like:
  - Annual Wellness visit
  - Flu shots
  - A range of birth control medications and methods
- Primary Care & Mental Health Services
- Broad, Regional Network of Providers
- Substance Use Disorder Services
If you qualify for an SEP, follow these simple steps and get covered!

1. Create your Account
   Go to Healthcare.gov to set up your account. You have to use Healthcare.gov to find out if you qualify for a tax credit.
   You sign up, answer a few questions, they email you with the results.

2. Collect information
   You’ll need your most recent paystubs, W-2s and tax returns, social security number, and current job information for everyone in your household (unless you’re married and/or have children, your household is typically just you). Be ready to call experts like us.

3. Apply for Coverage
   On Healthcare.gov click “Get Coverage.” It will take about 30-45 minutes to complete the application process. Don’t rush through it.
   Look up terms you don’t recognize.
   Think about how you use health services, where you get your health care and what prescriptions you are currently taking.

4. Select a Plan
   Make sure you compare your out-of-pocket costs like copays, deductibles and maximum out-of-pocket and make sure your doctor is in the network before you make a decision.
   You can select a plan and pay on the spot or be billed later.
   Note: it’s not over until the website tells you it’s over. Make sure you see a confirmation screen.

Advance Premium Tax Credits reduce monthly premiums and make plans more affordable.

If your household falls within the income ranges shown here, you may be eligible for Advance Premium Tax Credits, and other cost-sharing reductions to lower your out-of-pocket cost expenses for health care services.

<table>
<thead>
<tr>
<th></th>
<th>12,140 - 48,560</th>
<th>16,460 - 65,840</th>
<th>20,780 - 83,120</th>
<th>25,100 - 100,400</th>
<th>29,420 - 117,680</th>
<th>33,740 - 134,960</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,140 - $48,560</td>
<td>$16,460 - $65,840</td>
<td>$20,780 - $83,120</td>
<td>$25,100 - $100,400</td>
<td>$29,420 - $117,680</td>
<td>$33,740 - $134,960</td>
</tr>
</tbody>
</table>

Visit www.HealthOptions.org to estimate your 2019 premium and determine whether you qualify for additional cost savings.

About Community Health Options – Located in Lewiston, Health Options is a Maine-based, non-profit, Member-led health plan providing comprehensive, Member-focused health insurance benefits for individuals, families, and businesses. Health Options provides affordable, high-quality health benefits through partnerships with Members, businesses, and a broad network of providers.

Questions? Call us or visit our website:

HealthOptions.org  |  (855) 624-6463

NON-DISCRIMINATION NOTICE
Community Health Options complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
ATTENTION: Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le 1-855-624-6463 (TTY/TDD: 711)
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-624-6463 (TTY/TDD: 711)