



Special Enrollment Period for Health Insurance

A Special Enrollment Period allows you to enroll in health coverage outside of the annual Open Enrollment Period, or during Open Enrollment for an earlier coverage start date. You may qualify if you've had one of these life events:

Changes in household:

- Got married
- Had a baby, adopted a child, or placed a child for foster care
- Got divorced or legally separated and lost health insurance; divorce or legal separation without losing coverage doesn't qualify you for a Special Enrollment Period
- If someone on your plan dies and as a result, you're no longer eligible for your current health plan

Changes in address:

- Moved to a new home in a new ZIP code or county
- Moved to the U.S. from a foreign country or the United States territory
- If you're a student moving to or from the place you attend school

Loss of health insurance:

- Lost your current health insurance
- Lost your employer coverage, coverage through a family member's plan, or if you lost Medicaid, CHIP, or Medicare eligibility

Additional qualifying changes:

- Change in eligibility for Marketplace coverage or gained or lost eligibility for tax credits after enrolling in Marketplace 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 U.S. 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.



Health Options offers plans through CoverME.gov, the State-Based Health Insurance Marketplace, so you can qualify and purchase a plan in just one visit.

Health Options plans provide:

- Primary care and mental health services
- Free preventive care services, like annual wellness visits and flu shots
- Amwell urgent care telehealth at a \$0 cost for Non-HSA plans; and \$0 after deductible for HSA plans
- A range of birth control medications and methods
- A broad regional network, 48,000 providers in New England, 100% of hospitals in Maine (except Togus VA Hospital)
- Services for substance use disorders and chronic illness support
- Tobacco cessation support

CoverME.gov will determine if you are eligible for financial assistance in the form of Advanced Premium Tax Credits (APTC). These credits are based on income and family size. You can use the credits 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	\$13,590-\$54,360
2	\$18,310-\$73,240
3	\$23,030-\$92,120
4	\$27,750-\$111,000
5	\$32,470-\$129,880
6	\$37,190-\$148,760
7	\$41,910-\$167,640
8	\$46,630-\$186,520

*2022 Federal Poverty Level guidelines applicable for 2022 Plans

Follow these steps to determine SEP coverage and financial assistance:

- Collect your most recent paystubs, W-2s, tax returns, social security number and current job information
- Apply for coverage by going to CoverME.gov and selecting Get Started; or by calling (866) 636-0355
- Select a plan by comparing the various benefits, network providers and costs.
- Be sure you see the confirmation screen before logging off

If you need assistance, call the Health Options' Member Services team at (855) 624-6463, Monday through Friday, 8:00 a.m. to 6:00 p.m.