

Have you recently lost your health insurance coverage? You may qualify for a Special Enrollment Period.



ACA Marketplace Open Enrollment Period (OEP) typically runs from November 1st to January 15th in most states. OEP is the time to sign up for a plan, however if you **experience a qualifying life event**, such as lost qualifying health coverage, you may be eligible to enroll throughout the year.

Special Enrollment Period (SEP)

A Special Enrollment Period allows you to join, change, or drop health coverage outside of the Open Enrollment Period (OEP) in certain circumstances such as:

- Lost qualifying health coverage in the past 60 days or expect to lose coverage in the next 60 days.
- Had a household change, such as got married, had a baby, adopted a child
- Moving to a new area, change in residence



Did you know...

If you qualify for a SEP, you will need to enroll within 60 days of the start of your qualifying life event.

Explore your options



The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable. UnitedHealthcare Individual & Family plans medical plan coverage offered by: UnitedHealthcare of Arizona, Inc.; Rocky Mountain Health Maintenance Organization Incorporated in CO; UnitedHealthcare of Florida, Inc.; UnitedHealthcare of Georgia, Inc.; UnitedHealthcare of Illinois, Inc.; UnitedHealthcare Insurance Company in AL, IN, KS, LA, MA, MO, NE, NJ, TN, and WY; Optimum Choice, Inc. in MD and VA; UnitedHealthcare Community Plan, Inc. in MI; UnitedHealthcare of Mississippi, Inc.; UnitedHealthcare of New Mexico, Inc.; UnitedHealthcare of New York, Inc.; UnitedHealthcare of North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of South Carolina, Inc.; UnitedHealthcare Benefits of Texas, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Oregon, Inc. in WA; UnitedHealthcare of Wisconsin, Inc., and UnitedHealthcare Plan of the River Valley, Inc. in Iowa. Administrative services provided by United HealthCare Services, Inc. or their affiliates.