

Have you had a life-changing event and need 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**, 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



Product availability and designs vary by state. 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, 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 North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of South Carolina, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Oregon, Inc. in WA; UnitedHealthcare of Wisconsin, Inc., and UnitedHealthcare Plan of the River Valley in Iowa. Administrative services provided by United HealthCare Services, Inc. or their affiliates