



1.888.324.2064



coOpportunityhealth.com



# Enrollment Periods for Individual & Family Coverage

## Learn When You Can Enroll in Health Insurance

There are two enrollment periods for when you can get Individual & Family coverage — open enrollment and special enrollment. This fact sheet explains how these two different enrollment periods work.

### Open Enrollment Period

- Open enrollment is a set time in which you must make your health insurance purchase
- During open enrollment, you go shopping and make your health insurance purchase
- If you don't buy during open enrollment, you won't be able to have health insurance coverage until the next open enrollment unless a change occurs in your personal life, such as getting divorced or married or losing your employer coverage (called a qualifying event)

### Special Enrollment Period

Certain changes (known as qualifying events) allow you and your family to sign up for health insurance or make a change to your existing health plan when open enrollment is closed. This is known as a special enrollment period.

### Special Enrollment Dates for 2015

In 2015, the special enrollment period starts **February 16** and continues until the next Open Enrollment for 2016.



The 2016 Open Enrollment dates have not been announced.

### Open Enrollment for 2015

The next open enrollment period is currently scheduled for **Nov. 15, 2014, through Feb. 15, 2015.**



## Special Enrollment Qualifying Event Life Changes

- Getting married
- Having, adopting or placement of a child
- Permanently moving to a new area that offers different health plan options
- Losing other health coverage (for example due to a job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA coverage, or a health plan being decertified).
- For people already enrolled in Marketplace coverage, having a change in income or household status that affects eligibility for tax credits or cost-sharing reductions

**Note:** Voluntarily cancelling other health coverage or being terminated for not paying your premiums are not considered loss of coverage. Losing coverage that is not minimum essential coverage is also not considered loss of coverage. Please submit supporting documentation related to your life event. Failure to submit documentation may delay processing the change.

## Need to Change Your Current CoOpportunity Health Coverage Because of a Qualifying Event?





- If you bought through a broker or agent, work with the broker or agent to update your coverage with CoOpportunity Health
- Purchased coverage on your own? Complete the Medical Change Form found on [coOpportunityhealth.com/Forms](http://coOpportunityhealth.com/Forms)
- Call Individual Premium & Billing at 1.888.827.0181, Monday – Friday, 8 a.m. – 5 p.m.

## Marketplace Purchasers

If you enrolled through the Marketplace at [healthcare.gov](http://healthcare.gov), all updates will need to be done on [HealthCare.gov](http://HealthCare.gov).

## How to Enroll with CoOpportunity Health

We give you lots of options to get enrolled.

SEVERAL WAYS TO GET ENROLLED				
If you are working with an agent or broker	If you are shopping and enrolling on your own			
				
<p>Get personalized assistance from your trusted adviser. Go to <a href="http://coOpportunityhealth.com">coOpportunityhealth.com</a> and click on “<i>Help Me Find a Broker or Agent</i>” for a list of contracted agents in Iowa and Nebraska who work with us.</p>	<p>Go to our “<i>Shop For Insurance</i>” portal where you can rank what’s important to you, compare plans, and enroll online. Go to <a href="http://coOpportunityhealth.com">coOpportunityhealth.com</a>.</p>	<p>Find us on the Iowa and Nebraska Health Insurance Marketplace (Exchange) where you can shop for insurance and enroll in plans. Go to <a href="http://HealthCare.gov">HealthCare.gov</a> and follow the steps. You must enroll on <a href="http://healthcare.gov">healthcare.gov</a> to receive tax credits or subsidies.</p>	<p>Call our Individual Sales Hotline toll-free at 1.866.217.6111, Mon.-Fri., 8 a.m. to 6 p.m., Central. Our enrollment specialists can help you with healthcare reform questions and help you complete your application.</p>	<p>Individual enrollment specialists are available to help you at <a href="mailto:sales@coOpportunityhealth.com">sales@coOpportunityhealth.com</a>.</p>

## Special Enrollment Period Effective Dates & Enrollment Timelines

How long you have to enroll and the effective date of coverage depends on the qualifying event.


### Enrollment must occur within 30 days of the following events:


Event	Effective date of coverage
Loss of Employer Coverage for These Reasons: <ul style="list-style-type: none"> <li>• Termination of employment (need to provide coverage cancellation letter as proof)</li> <li>• Death of the employee who had the insurance coverage</li> <li>• Divorce</li> <li>• Loss of eligibility of a dependent child</li> <li>• Employee enrolls in Medicare</li> <li>• Employer's bankruptcy</li> </ul>	First of the month following the loss of group coverage

### Enrollment must occur within 60 days of the following events:

Event	Effective date of coverage
Loss of minimum essential coverage (nonpayment of premium does not qualify) Members are allowed to report future losses if they know about them	First of the month following plan selection following the loss of minimum essential coverage
Birth, adoption or placement for adoption	Date of birth or for adoption, either the date of placement or the date of adoption (whichever is earlier)
Newly acquired spouse and/or dependents through marriage	First of the month following plan selection following the date of marriage
Becomes a citizen, national, or a lawfully present individual in the US	First of the month following your becoming a citizen, national or lawfully present
Becomes newly eligible or loses eligibility for an advanced premium tax credit or experiences a change in eligibility for cost share reduction plans Members are allowed to report future losses if they know about them	First of the month following the loss or change
Becomes newly eligible due to a permanent move There may be a gap in coverage	First of the following month if the application for coverage is received between the 1st and the 15th of the month. The first of the subsequent month if the application for coverage is received between the 16th and the end of the month.



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