



Coverage Effective Dates

The coverage effective date is the date your health insurance starts.

Most start dates are based on the mid-month rule, which states that if you select a plan between the 1st and the 15th of the month, your coverage starts on the first day of the following month. However, if you select a plan between the 16th and the last calendar day of the month, your coverage effective date starts on the first day of the second following month.

If you select a plan from	Your coverage will be effective on
March 1st - March 15th	April 1st
March 16th - March 31st	May 1st

There may be life events, also called qualifying events, which have a different coverage effective date and do not follow the mid-month rule. These events will create a Special Enrollment Period (for more details, please see the Special Enrollment Period Fact Sheet).

Below are a few examples of exceptions to the mid-month rule for SEPs:

Qualifying Event	Coverage Start Date
You or a dependent have lost Minimum Essential Coverage, such as Medicaid/KCHIP.	First of the month following plan selection.
You or a dependent will lose Minimum Essential Coverage, such as Medicaid/KCHIP.	First of the month following the reported date you will lose Minimum Essential Coverage.
You or your dependent will move to Kentucky.	First of the month following the reported date of the move if reported prior to the move. If reported after the move, follow the Mid-Month Rule.
You got married.	First of the month following plan selection.
You gain a dependent due to birth, adoption, or placement for adoption.	Option: (1) first of the month following the date of birth or date of adoption, or (2) the date of birth or placement for adoption.

The mid-month rule also applies to when changes in the amount of tax credit you receive each month take effect.

