Exceptional Special Enrollment

Outside the yearly Open Enrollment Period, individuals may qualify for a Special Enrollment Period if they have had certain qualifying life events. These qualifying life events fall into six broad categories: loss of qualifying health coverage, change in household size, change in primary place of living, change in eligibility for financial assistance, enrollment errors or plan errors, and other situations. Please see Special Enrollment Fact sheet for more details.

Exceptional Special Enrollment is reserved for circumstances where individuals experienced circumstances other than a traditional qualifying life event that prevented them from enrolling in coverage during an enrollment period. These include circumstances such as:

➢ being incapacitated
➢ being affected by a natural disaster
➢ experiencing domestic abuse/violence
➢ experiencing spousal abandonment
➢ having experienced technical or system issues that prevented enrollment

Steps to apply for Exceptional Special Enrollment

➢ Residents, or agents and kynectors on their behalf, can apply by submitting a statement to request the Exceptional Special Enrollment (email or letter).

➢ Statement should include:
  • First and last names of those who wish to enroll
  • Case number if known
  • Agent or kynector if known
  • Reasons for requesting the Exceptional Special Enrollment
  • Details of desired plan and start date
  • Contact information for follow up purposes

➢ Requests for Exceptional Special Enrollment can be sent

by email to kynectESE@ky.gov

or by standard mail to:

Division of the Kentucky Health Benefit Exchange
Attention: ESE
275 East Main Street 4WE
Frankfort, KY  40621