



Special Enrollment

Special Enrollment lets people enroll in health coverage outside of the Open Enrollment Period. To meet the requirements for Special Enrollment, you must have a qualifying life event. Depending on the qualifying life event type, individuals may have 60 days before or 60 days following the event to enroll in a health plan. If you qualify for Medicaid or the Kentucky Children’s Health Insurance Program (KCHIP), you may enroll anytime during the year.

What is a qualifying event?

Examples of qualifying life events are:

- Getting married.
- Having a baby or adopting a child.
- Medically confirmed Pregnancy
- Moving to the state (may require that you had previous coverage).
- Turning 26 and you lose coverage through your parents’ plan.
- Losing your employer-sponsored insurance. This can be due to a job loss, change in employment status, or your employer no longer offering coverage.
- Losing coverage through Consolidated Omnibus Budget Reconciliation Act (COBRA); this can include when an employer stops contributing toward the COBRA premium.
- Losing other private health insurance.
- Getting divorced and you lose coverage because of the divorce.
- Losing Medicaid or KCHIP.
- Experiencing household income changes such as:
 - Now qualifying for Payment Assistance or Special Discounts on Cost-Sharing.
 - No longer qualifying for Payment Assistance or Special Discounts on Cost sharing.
- Is offered employer sponsored insurance that is deemed unaffordable.
- Experiencing exceptional circumstances other than traditional qualifying life events. Please see the [Exceptional Special Enrollment Fact Sheet](#) for more information.

Note: Failure to pay premiums will not qualify you for a Special Enrollment Period.



Verification may be required.

There are some kinds of Special Enrollment that require verification. You may be asked by kynect for documents to confirm information on your application such as income, marriage, or if you moved or lost other health coverage.

Find out if you're eligible.

You can use the Pre-Screening tool on www.kynect.ky.gov (Check for Eligibility) to see what types of health coverage and assistance you may qualify for. Remember you can apply and enroll in Medicaid and KCHIP at any time during the year if you qualify.



kynect.ky.gov
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