

## Unwinding Special Enrollment Period (SEP)

### What happens when an individual loses Medicaid?

Generally speaking, individuals have 60 days before or 60 days following the loss of Medicaid to enroll in a Qualified Health Plan (QHP). **Individuals must take action to enroll** in a QHP to avoid a gap in coverage—this is not automatic. Individuals must also pay their first premium to the issuer to make their coverage effective.

### How does the new Unwinding SEP work?

There will be an Unwinding Special Enrollment Period (SEP) for individuals who have lost Medicaid and submit a new application or update an existing application between March 31, 2023 and July 31, 2024. Individuals who are eligible for this Unwinding SEP will have 60 days after they submit their application to enroll in a QHP even if it has been longer than 60 days since they lost Medicaid. Coverage will start the first day of the month following plan selection but the first payment must be paid before the coverage is effective.

### What documentation will be required?

Individuals will not be required to submit documentation of a qualifying life event to be eligible for the Unwinding SEP. The kynect system will automatically generate the information needed to trigger the SEP reason or individuals will be required to attest to a loss of Medicaid or KCHIP coverage during this time period. If this option is not available and you think you should qualify please call 1-855-459-6328 and ask about [Exceptional Special Enrollment](#).

### How does this Unwinding SEP compare to the Federal Marketplace?

Kentucky's Unwinding SEP is identical to the approach HealthCare.gov is taking.

### How can I get more information or assistance in enrolling?

For help at no cost to you, insurance agents and kynectors are available to assist you. Please visit: [kynect.ky.gov](https://kynect.ky.gov) or call 1-855-459-6328 for help in finding an agent or kynector in your community.

You can also call the Department for Community Based Services (DCBS) Office at 1-855-306-8959. To find a DCBS office near you to apply in person go to [chfs.ky.gov/agencies/dcbs](https://chfs.ky.gov/agencies/dcbs)

