Special Enrollment Periods
(Individual & Family Marketplace and Healthy DC Plan)

Once open enrollment ends each year, you must meet certain criteria to be able to enroll, change plans, have your plan reinstated, or add someone to your plan. If you meet these criteria, you'll receive a special enrollment period.

You can request a special enrollment period at any time if you or someone in your household is eligible for private insurance and meet any of the following criteria:

- **Is a survivor of domestic abuse or spousal abandonment**, or a dependent of the survivor.
- **Is a Native American, Alaskan Native, or their dependent**, recognized under section 4 of the Indian Health Care Improvement Act.
- **Is an employee of an OSSE-licensed child development center** that participates in HealthCare4ChildCare.
- **Lost Medicaid** coverage between March 31, 2023 and December 31, 2027.

In all other cases, a special enrollment period is a limited time when you can enroll or make changes to your plan outside of open enrollment. You must promptly report circumstances that make you eligible to enroll in health plans through a special enrollment period.

We may approve a special enrollment period if someone in your household who is eligible for private insurance reports one of these life events either 60 days before or within 60 days after it happened:

- **Lost or will soon lose comprehensive health coverage.** For example, a household member:
    - Lost or quit the job that provided them comprehensive health coverage.
    - Lost Medicaid or other government-sponsored coverage.
    - Is turning 26 years old and can't stay on a parent's plan.
    - Has/had COBRA or state continuation coverage that expired. (NOTE: If it ends because the person asked for it to end, stopped paying, or did not pay on time, it doesn't count.)
    - Lost comprehensive health coverage for any other involuntary reason. (NOTE: If it ends because the person asked for it to end, stopped paying, or did not pay on time, it doesn't count.)
- **Moved or is moving to the District of Columbia.**
- **Gaining access to a Health Reimbursement Arrangement (HRA) for the first time.**
- **Was released from incarceration after serving a prison term.**

We may also approve a special enrollment period if someone in your household who is eligible for private insurance reports one of these life events within 60 days after it happened:

- **Had a baby, adopted a child, or is newly fostering a child.**
- **Became pregnant.**
- **Got married.** This counts as long as at least one of the following applies to one of the spouses:
    - Had comprehensive health coverage for at least one day of the 60 days prior to getting married

    - Lived in a foreign country or a US territory for at least one day of the 60 days prior to the marriage
- **Entered into a legal domestic partnership.**
- **Divorced, legally separated, or ended a legal domestic partnership.**
- **Health insurance company terminated DC Health Link Individual & Family plan due to declined autopay:**
    - You must have a history of successfully making autopayments directly through the insurance company
    - Your autopay must have declined due to getting a new credit/debit card number or passing your card expiration date. (NOTE: voluntarily turning off your autopay or having your autopayment declined due to insufficient credit or funds doesn't count.)
    - Voluntarily terminating the autopay arrangement will not trigger this SEP
- **Gained or lost eligibility for tax credits or cost-sharing reductions**, or changed the amount of cost-sharing reductions (if already enrolled in a DC Health Link plan).
- **Gained eligibility for tax credits based on a decrease in household income.** This counts as long as at least one of the following applies:
    - Had comprehensive health coverage for at least one day of the 60 days prior to the decrease in income
    - Lived in a foreign country or a US territory for at least one day of the 60 days prior to the decrease in income
- **Gaining access to an HRA (not the first time) or renewing an HRA for a start date other than January 1**
- **Was not enrolled or enrolled in the wrong plan because of an error by:**
    - a health insurance company,
    - DC Health Link,
    - Healthy DC Plan,
    - the US Department of Human Services; or
    - a Broker or trained Assister.
- **Became a US citizen or gained a legal immigration status.** (NOTE: Renewing a visa does not count.)
- **Gained eligibility after providing required documents to DC Health Link** following termination.
- **Found a health plan error** related to plan benefits, service areas, or premiums that influenced the person's decision to enroll in a qualified health plan (QHP).
- **Found a health plan contract violation.**
- **Received a court order to enroll in or provide coverage for someone else.**
- **Could not enroll during open enrollment or a special enrollment period because of a:**
    - Natural disaster
    - Medical emergency
    - Enrollment system outage
- **Lost eligibility for an exemption from the individual mandate penalty.**
- **Was automatically renewed into a different insurance plan** than the one the person had last year through DC Health Link's Individual & Family marketplace.
- **Began or ended service with AmeriCorps State and National, VISTA, or NCCC.**
- **A household member enrolled in a DC Health Link plan died.**
- **A dependent lost access to health coverage provided by an employer** due to the employee enrolling in Medicare.

- **Lost COBRA or employer-sponsored coverage** because the employer did not pay premiums.
- **Was conditionally approved for Medicaid during open enrollment or a special enrollment period, but ultimately denied.**
- **Doesn't have coverage because a person's employer applied to enroll them through DC Health Link's Small Business marketplace, but was ultimately denied.**

If a previous request was denied, you can still submit a new request for a special enrollment period at any time during the year if you meet any of the requirements listed above. For more information about special enrollment periods, login to your account at dchealthlink.com or call us at (855) 532-5465 / TTY: 711. If you believe you qualify for a special enrollment period but are not able to select it in your account, call us at (855) 532-5465 / TTY: 711.