

# Special Enrollment Period

You may qualify for a “Special Enrollment Period” if you experience any of these qualifying life events:

- Losing health coverage due to loss of job-based coverage, divorce, the end of an individual policy plan in 2017, COBRA expiration, aging off a parent’s plan, lost eligibility for Medicaid, CHIP or other similar situations.
- Get married, having a baby, adopting a child, placing a child up for adoption or foster care, moving, gaining citizenship, or leaving incarceration.
- **For people already enrolled in Market place coverage:** Having a change in house-hold status that affects eligibility for premium tax credits or cost sharing reductions.
- Members of federally recognized Indian tribes can sign up for or change plans once per month.

**Lower costs for Marketplace plans:** You may qualify to receive a premium tax credits or lower out-of-pocket costs & reduce the cost for coverage.

You may appeal a decision if you do not qualify for an “SEP”

## Fees and Exemptions

If you do not have minimum essential coverage, you may be required to pay a fee. You may apply for an exemption for paying the penalty.

**For more information call 361-334-2899**

HealthCare.gov



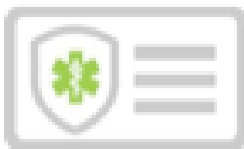
# Qualifying Life Events

You may qualify to enroll during special enrollment periods if you....



Moved to a new area

Got married



Lost coverage

Got divorced



Had a baby or adopted

Had errors enrolling



Gained citizenship



Aged off a parent's plan

Lost student health insurance

