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Insurance eligibility outside of ACA open enrollment

By The Daily News
Email the author
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From Access East

Did you know there are certain circumstances that may make one eligible to sign up for Affordable Care Act health insurance or change an existing plan outside of open enrollment?

Arden Root, a federally certified ACA navigator with Access East, a nonprofit organization based in Greenville, said, "Although the health insurance marketplace closed on Jan. 31 and won't reopen until Nov. 15, 2016, certain changes in your life, called 'qualifying life events,' may allow you to sign up for health insurance or change your existing coverage through the marketplace outside of the normal open enrollment period. These are called special enrollment periods."

Root said that qualifying life events could include:

- Getting married
- Having a baby or adopting a child
- Moving outside of one's coverage area
- A loss of coverage (such as when one graduates, turns 26 and loses parents' coverage, change jobs, go through a divorce or have a death in the family)
- Certain changes to income
- A change in immigration status
- Experiencing a marketplace error, an issue with Medicaid qualification or other complicated cases

She said that if people think they may qualify for a special enrollment period, they need to act as soon as possible after experiencing one of these events and report the change to the marketplace.

"In most cases," she said, "you have 60 days from the life change to sign up for a new plan or revise your current one. If you already have coverage through the marketplace, you're required to update your information within 60 days. It's really important to remember that if you don't enroll or report a change to the marketplace, you may be faced with penalties on your taxes at the end of the year."

Root said that if none of these special situations apply, consumers can sign up at www.GetCoveredAmerica.org/signup to receive reminders to enroll when the marketplace reopens for 2017 coverage.

To make an appointment for free, unbiased, in-person assistance to enroll or update information, or just explore options, call Root at 252-717-1136, or call toll-free at 855-733-3711, or online at www.GCAConnector.org.

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