

# Open enrollment for 2019 begins on November 1, 2018 and ends on December 15, 2018 Plans sold during the Open Enrollment Period start of January 1, 2019.

### To be eligible a person must:

- Be living in the United States.
- Be a U.S. Citizen or National (Or be lawfully present).
- Not be incarcerated
- Not already have Medicare coverage.
- For more visit: <a href="https://www.healthcare.gov/quick-quide/eligibility/">https://www.healthcare.gov/quick-quide/eligibility/</a>

### Where to Apply as a NJ Resident:

- Online: <a href="https://www.healthcare.gov/">https://www.cuidadodesalud.gov/es/</a> (Spanish)
- Twitter: @HealthCareGov and Facebook: https://www.facebook.com/Healthcare.gov/
- Phone: 1-800-318-2596 or TTY 1-855-889-4325
- Available 24 hours a day, 7 days a week
- Closed Memorial Day, July 4<sup>th</sup>, Labor Day, Thanksgiving Day, and Christmas Day

### **Important Documents**

- Proof of U.S. Citizenship
- Proof of American Indian or Alaska Native Status
- Proof of Immigration Status
- Proof you are not Incarcerated
- Social Security Card
- Proof of Household Income, Self-Employment Income, Unearned Income

#### **Local Assistance Will Be Available**

Information on the local Community Organizations planning on assisting with health insurance enrollment using the Health Insurance Marketplace will be added soon.

## Special Enrollment Period

**Special Enrollment Period (SEP)** is the time outside of the Yearly Open Enrollment Period. To qualify for SEP, you usually have up to 60 days following the certain life event to enroll in a plan. If that period is missed you must wait until the next Open Enrollment Period to apply. You can enroll in Medicaid and the Children's Health Insurance Plan (CHIP) any time of the year, whether you qualify for a Special Enrollment Plan or not. Job-based plans must provide a special enrollment period of at least 30 days.

#### **Certain Life Events**

Loss of Health Insurance:  You may qualify for a Special Enrollment Period if you or anyone in your household lost qualifying health coverage in the past 60 days OR expects to lose coverage in the next 60 days	<ul> <li>Losing job-based coverage.</li> <li>Losing COBRA coverage.</li> <li>Losing individual health coverage for a plan or policy you bought yourself.</li> <li>Losing eligibility for Medicaid or CHIP.</li> <li>Losing eligibility for Medicare.</li> <li>Losing coverage through a family member.</li> </ul>
Changes in Household Size:  You may qualify for a Special Enrollment Period if you or anyone in your household in the past 60 days.	<ul> <li>Got Married</li> <li>Had a baby, adopted a child, or placed a child for foster care.</li> <li>Got divorced or legally separated and lost health insurance.</li> <li>Death of someone in the household</li> </ul>
Changes in Residence:  Household moves that qualify you for a Special Enrollment Period.	<ul> <li>Moving to a new home in a new ZIP code or county.</li> <li>Moving to the U.S. from a foreign country or United States Territory</li> <li>A student moving to or from the place they attend school.</li> <li>A seasonal worker moving to or from the place they both live and work.</li> <li>Moving to or from a shelter or transitional housing.</li> </ul>
Other Qualifying Changes:	<ul> <li>Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP).</li> <li>Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA).</li> <li>Becoming newly eligible for Marketplace coverage because you become a U.S. Citizen.</li> <li>Leaving Incarceration.</li> <li>Starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member</li> </ul>

For more on if you qualify for the Special Enrollment Plan:

- Visit https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/
- Phone: 1-800-318-2596 or TTY 1-855-889-4325

September 2018 rj (ams/bjc/nd)