



**Special Enrollment Period  
Quick Reference Guide**

	Availability		Coverage Effective Date Rule	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee			
<b>Adding a Dependent</b>					
Birth	✓	✓	Event Date	Self Attested	
Adoption	✓	✓	Event Date	Self Attested	
Gain a court-appointed dependent	✓	✓	Event Date	Self Attested	
<b>Change in Marital Status</b>					
Marriage	✓	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	At least 1 spouse must have had MEC for 1 of the 60 days prior to the event.
Divorce	✗	✓	15th of month rule	Approval of Documents Prior to Plan Shopping	Event date is typically the date of divorce in court paperwork.
<b>Move/Change in Residence</b>					
New Pennsylvania Resident	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	Approval of Documents Prior to Plan Shopping	
Moved, now eligible for different health plans	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	Approval of Documents Prior to Plan Shopping	Moves within PA require documentation to verify eligibility for different QHP(s)
<b>Income Change</b>					
Change in income, with change in eligibility for financial help	✗	✓	15th of month rule	Self Attested <i>(system-automated)</i>	<u>Includes:</u> ✓ newly eligible/ineligible for APTC. <u>Does NOT Include:</u> ✗ Income change resulting in an increase or decrease of APTC ① Customers can adjust the elected amount of APTC at any time.
Income reduction, with gain in eligibility for financial help	✓	✗	15th of month rule	Approval of Documents Prior to Plan Shopping	Loss of income so that an individual becomes newly eligible for APTC
Change in income, with change in eligibility for health care savings	✗	✓	15th of month rule	Self Attested <i>(system-automated)</i>	Change in income resulting in newly eligible (or newly ineligible) for cost-sharing reductions.
<b>Loss of or Change in Coverage</b>					
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	Self Attested	<u>Includes:</u> ✓ Loss of Medical Assistance/CHIP ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage <u>Does NOT Include:</u> ✗ Loss of coverage due to non-payment of premiums ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)
Loss of Other Qualifying Coverage	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	Self Attested	<u>Includes:</u> ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC
Newly eligible for employer health reimbursement arrangement (HRA)	✓	✓	1st of month <i>(after event or plan selection, if later)</i>	Approval of Documents Prior to Plan Shopping	Individual Coverage HRA (ICHRA), or Qualified Small Employer HRA (QSEHRA)



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<b>Gaining QHP Eligibility</b>					
Gain eligible immigration status	✓	✓	15th of month rule	Approval of Documents Prior to Plan Shopping	
Released from incarceration	✓	✓	15th of month rule	Self Attested	
<b>Other</b>					
Survivor of domestic abuse or spousal abandonment	✓	✓	15th of month rule	Self Attested	
American Indian/Alaska Native (AI/AN)	✓	✓	15th of month rule	Self Attested	
Death of Dependent	✗	✓	1st of month <i>(after plan selection)</i>	Self Attested	
Death of Subscriber	✗	✓	Event Date	Self Attested	
Error - Plan or benefit display	✓	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	Eligibility for an Error QLE is based on the facts and circumstances of the individual case. Ⓢ Customers should provide as much information as possible when requesting an Error QLE to ensure that we have sufficient information to determine their eligibility for an SEP.
Error - Health plan violation	✗	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	
Error - due to Exchange	✓	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	
Error - due to Assister/Broker	✓	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	
Exceptional circumstances - system error, system backlog, or natural disaster	✓	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	
Exceptional circumstances - Individual	✓	✓	1st of month <i>(after plan selection)</i>	Approval of Documents Prior to Plan Shopping	
<i>Note: Not all qualifying life events will be presented to each customer. The system will only present qualifying life events that would be consistent with the customer's eligibility. For example, if a customer has a non-financial assistance application, the customer would not see income change life events as an option.</i>					

**Examples of Coverage Effective Date Rules**

	Event Date	Plan Shopping	Effective Date	Additional Information
Event Date	April 8	May 18	April 8	
1st of month <i>(after plan selection)</i>	April 8	May 18	June 1	
15th of month rule	April 8	May 18	July 1	Plan selection between 1st & 15th day of the month = coverage effective 1st of the following month.
	April 8	May 14	June 1	Plan selection between 16th & end of the month = coverage starting the 1st day of the second following month.
1st of month <i>(after event or plan selection, if later)</i>	April 8	March 31	May 1	
	April 8	May 14	June 1	
	April 8	May 18	June 1	
	April 8	June 2	July 1	

**Verification Rules**

	Description
Self Attested	Customer attests to accuracy of information upon submission of application. Pennie may request documentation at a later time to verify any information on a customer's application.
Approval of Documents Prior to Plan Shopping	Customer must upload documentation to verify eligibility for the reported SEP reason. Pennie must approve documentation prior to the customer being able to shop for a plan.

*Last Updated - January 2021*