

Special Enrollment Period

Below is a list of options for our individual policyholders.



Qualifying Life Event	Effective Date	Timeframe to Enroll	Who Is Eligible?	Documentation Required
Loss of coverage Left employment or reduced hours, employer discontinues offering coverage	If qualifying life event is in the past, first day of the month after plan selection; if qualifying life event is in future, first day of month after event date or first day after loss if requested	Up to 60 days before or after the event	Individual, spouse and dependent(s)	Certificate of Creditable Coverage or COBRA notification
Marriage Become or gain a dependent due to marriage	First of the month following plan selection	Up to 60 days after the event	Individual, spouse and dependent(s)	Certificate of Marriage (certified); proof that either individual had MEC coverage 1 day in 60 days prior to marriage
Divorce Establish a new contract for newly divorced, must have loss of coverage to qualify	First of the month following plan selection	Up to 60 days after the event	Individual and dependent(s)	Divorce decree with court official signature; child custody order (if applicable); and Certificate of Creditable Coverage or COBRA notification
Birth/adoption/legal guardianship Add dependent(s) to existing contract, new contract, or child-only contract	Date of birth/adoption, or effective date of placement for adoption/guardianship or first of month after birth/placement	Up to 60 days after the event	Individual, spouse, dependent(s), newly born/adopted dependent(s)	Adoption or placement papers. Birth certificate only needed if newborn not being added to plan
Death Death of subscriber- remaining members can select new plan or stay on the same plan	Retroactive back to date of death or first of month after plan selection	Up to 60 days after the event	Spouse and/or dependent(s)	Death certificate
Gaining lawfully present status	If plan selection within first 15 days of the month: first day of the following month; if plan selection is on or after 16th of the month: first day of the month after the next month	Up to 60 days after the event	Individual and dependent(s)	Green card (permanent residency card) or re-entry permit
Newly ineligible for APTC*; change in CSR**	If qualifying life event is in the past, first of the month after plan selection; if qualifying life event is in future, first of month after event date	Up to 60 days before or after the event	Marketplace enrollees only – individual, spouse, dependent(s)	Copy of Marketplace eligibility notice
Moving Moving to a new rating area in S.D. or new S.D. resident	If qualifying life event is in the past, first of the month after plan selection; if qualifying life event is in future, first of month after event date	Up to 60 days before or after the event	Individual, spouse and dependents	Proof of prior and new residency (old driver's license or mail with old and new address); proof of coverage 1 day in 60 days prior to move
Incarceration release	If release is in the past, first day of the month after plan selection; if release is in future, first day of month after event date or first day after release if requested	Up to 60 days before or after the event	Individual	Official release papers or parole papers
Court-ordered coverage Add child/dependent to existing contract or establish child-only contract	Effective date ordered by court or if qualifying life event is in the past, first of month following plan selection	Up to 60 days after the event	Individual(s) named on court order	Copy of court order, or QMCSO (Qualified Medical Child Support Order)
Medicaid/CHIP denial	First day of the month following plan selection	Up to 60 days after the event	Individual	Denial letter
Return from military service	The first day after loss of Tricare coverage	Up to 60 days before or after the qualifying life event	Individual, spouse and dependent(s)	Military discharge documents
Non-calendar year renewal/Newly qualified for Individual HRA	If qualifying life event is in the past, first day of the month after plan selection. If qualifying life event is in the future, first day of the month after event date or first day after loss if requested.	Up to 60 days before or after the qualifying life event	Individual, spouse and dependent(s)	Carrier notification/HRA eligibility notification

If an applicant receives delayed notice of a Qualifying Life Event, an extended Timeframe to Enroll window as well as a retroactive Effective Date may be available. Documentation of the delayed notification is required.

Effective Sept. 1, 2019. This form and policy is subject to change. Complex situations will be considered on an individualized basis.

*Advance Premium Tax Credits

**Cost Share Reductions

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