



Understanding Special Enrollment Periods



If you have a major life event that affects your family size, location, income, or other big changes – you may qualify to get health coverage outside of Open Enrollment. This is called a Special Enrollment Period.

Who Qualifies for Special Enrollment Periods?

The Marketplace recognizes big changes, called “Qualifying Life Events,” as reasons for individuals to be able to get coverage outside of Open Enrollment. Qualifying Life Events include:

Loss of Health Insurance:

- Losing COBRA coverage
- Losing eligibility for Arkansas Works or Medicare
- Losing coverage through a family member
- Losing coverage through a job, including if your spouse has lost coverage

Changes in Household Size:

- Getting married
- Having a baby, adopting a child or placing a child for adoption or in foster care
- Getting divorced or legally separated

Changes in Residence:

- Moving outside of your insurer’s coverage area
- Gaining citizenship
- Leaving incarceration

Other Reasons:

- Gaining status as a member of a federally recognized tribe
- Turning 26 and aging off your parents’ plan
- AmeriCorps members starting or ending their service

How Long Do I Have to Apply?

Generally, you have 60 days after the date of the qualifying event to apply for a Special Enrollment Period.

WHERE CAN I FIND HELP TO ENROLL?

- **Online** – Visit myARinsurance.com for more information
- **In Person** – Visit myARinsurance.com to find help near you
- **By Phone** – Call 844-355-3262, Monday – Friday, 8 a.m. – 7 p.m.

