

Post-enrollment Assistance



Helping Consumers Use the Special Enrollment Period (SEP) Screener Tool

Let's Get Started

Life changes occur, whether they're anticipated or not.

Consumers may come to you with questions about what counts as a qualifying event for a life change. Common concerns include:

- Should these changes be reported on their Marketplace application?
- Can consumers find out if they qualify for a Special Enrollment Period before updating their Marketplace application?

If consumers experience certain life changes, or qualifying events – like getting married, having a baby, or losing other coverage - they may be eligible for a Special Enrollment Period (SEP). If they are, they can enroll in a Marketplace plan outside the annual Open Enrollment Period (OEP).

Many consumers may not realize they may be eligible for an SEP. You can help consumers access the [SEP Screener Tool](#) at HealthCare.gov to determine whether they may be eligible for an SEP before they make changes to their application.

You should be able to guide consumers through the [SEP Screener Tool](#) to determine whether they may qualify for an SEP through a qualifying life change event.

This module will guide you through helping consumers use the [SEP Screener Tool](#).

What You Need to Know

Let's review some key points when helping consumers determine whether they qualify for an SEP.

Open enrollment ends on January 15th, but consumers still may be able to enroll in or change Marketplace coverage after January 15th if they have certain life events or a change in income.

Consumers may qualify for an SEP to enroll in or change plans if they experience a life change, or qualifying event, in one of the following six categories:

- Loss of qualifying health coverage
- Change in household size
- Change in residence
- Change in eligibility for Marketplace coverage or help paying for coverage
- Enrollment or plan error or
- Other situations

No matter what time of year it is, you can help consumers determine whether they're eligible for an SEP by using the HealthCare.gov SEP screener tool at:

[Find out if you can still get health coverage.](#)

To review the full list of qualifying life changes, select [Special Enrollment Opportunities](#).

Assister Tip: Temporary Medicaid Unwinding SEP: A temporary Special Enrollment Period (SEP) is available for qualified individuals and their families who lose Medicaid or CHIP coverage due to the end of the continuous enrollment condition, also known as “unwinding.” The Medicaid continuous enrollment condition ended on March 31, 2023, and some states began terminating Medicaid enrollment on April 1, 2023, for individuals who were able to remain continuously enrolled during the COVID-19 Public Health Emergency.

This SEP, referred to as the “Unwinding SEP,” will allow individuals and families in Marketplaces served by HealthCare.gov to enroll in Marketplace coverage outside of the annual open enrollment period.

Marketplace-eligible consumers who submit a new application or update an existing application on HealthCare.gov between March 31, 2023, and July 31, 2024, and attest to a last date of Medicaid or CHIP coverage within the same time period, are eligible for an Unwinding SEP.

Consumers who are eligible for the Unwinding SEP will have 60 days after they submit their application to select a Marketplace plan with coverage that starts the first day of the month after they select a plan.

For more information, refer to:

- [Marketplace SEP Information](#) and
- [FFM SEP Unwinding webinar \(CMS.gov\)](#)

Consumers may come to you with questions about basic SEP information.

Let’s explore some SEP basics:

If eligible for a SEP, in most cases, consumers have 60 days from the date of their qualifying event to enroll in coverage.

- There are a few exceptions. For example, as of 2022, a new SEP is available to eligible consumers that allows them to enroll in Marketplace coverage or change their Marketplace coverage once per month, if they so choose. Consumers are eligible for this SEP if they have an estimated annual household income at or below 150 percent of the federal poverty level (FPL) and are otherwise eligible for premium tax credits.
- Additionally, consumers who are or become a member of a federally-recognized Indian Tribe or an Alaska Native Claims Settlement Act Corporation Shareholder (AI/AN) as well as those who are or become a dependent of someone who is an AI/AN and is enrolled or enrolling in the same QHP as the AI/AN individual, may enroll in or change QHPs one time per month.

Consumers who are currently enrolled, qualify for an SEP, and want to change to a different qualified health plan (QHP), may have limited QHP options. For example, a consumer may be able to select a new plan, but that plan may need to be within the same metal level (Bronze, Silver, Gold, or Platinum) as the consumer’s current QHP coverage.

Assister Tip: Beginning with Plan Year 2023, consumers are no longer required to submit supporting documents to verify SEP eligibility for gaining or becoming a new dependent due to marriage, adoption, placement for adoption, placement in foster care, etc.

Consumers who are newly enrolling in Marketplace coverage during an SEP due to loss of qualifying health coverage, also known as minimum essential coverage (MEC), are **still required** to submit supporting documents that show they lost coverage.

For a complete SEP overview, please refer to

[Special Enrollment Periods, SEP Verification, and Complex Case Scenarios.](#)

What You Need to Do

Qualifying for a Special Enrollment Period (SEP) and the SEP Screener Tool

Scenario, Molly and Rashid Abbas

You will help Molly and Rashid Abbas, a married couple who recently adopted a child, Tamir, determine whether they may qualify for an SEP.

Molly and Rashid are currently enrolled in Marketplace coverage. The family's projected annual household income was \$100,000, but Molly left her job last month, and so the family wants to know if they're eligible for an SEP due to the family's decrease in income.

Molly and Rashid will add information about their ZIP code, income, and household members, into the SEP Screener Tool.

Molly and Rashid's annual household income of \$100,000 puts them above 400 percent of the federal poverty level (FPL).

Knowledge Check: Are they are eligible for premium tax credits (PTCs) with their Marketplace coverage?

Answer: Yes! The American Rescue Plan Act of 2021 expanded eligibility of premium tax credits to include household income above 400 percent of the FPL, and capped how much of a family's household income the family would pay towards the premiums for a benchmark plan at 8.5 percent. The Inflation Reduction Act (IRA), signed into law on August 16, 2022, extended the enhanced tax credits through Plan Year (PY) 2025.

On the SEP Screener Tool, Molly first enters her ZIP code, 19805, in the indicated field, then selects the **Check first** button.

Molly and Rashid may be able to qualify for an SEP two ways:

- Through a projected change in annual income; or
- Through adopting Tamir

Molly and Rashid move forward with the SEP Screener Tool to answer additional questions based on their selection. Molly selects the **Continue** button when displayed to proceed.

Next, Molly decides that she wants to determine whether her household can qualify for an SEP based on adopting Tamir.

She selects the option for **Find out if you may qualify based on a recent life change**, then selects the **Continue** button.

On the “Tell us about any recent Life Changes” screen, Molly and Rashid review the recent life changes options, including categories for:

- Medicaid or CHIP coverage loss
- Household size changes
- Health coverage loss
- Residence or income changes, or
- Other circumstances

Molly and Rashid notice that within the Household size changes option, the screener tool asks if they adopted/fostered a child in the 60 days prior to using the screener tool.

Molly and Rashid adopted Tamir more than 60 days ago, so they can't select this option.

However, since Molly left her job recently, she can select the **Had a qualifying change in income** option within the Residence or income changes section, and then select the **Get Results** button.

The SEP Screener Tool results page lets them know that they may qualify for an SEP based on a change in income and directs them to update their application with their new income.

Alternatively, Molly and Rashid can select **Check if you may qualify based on estimated income**. After making this selection, they select the **Continue** button to move forward with the SEP Screener Tool.

The next page asks about the income of household members. Rashid earns \$45,000 annually from his job. Since Molly left her job last month, her income will not be included in the projected estimate.

Molly and Rashid enter his **Monthly income**, \$3,750, and **Annual income**, \$45,000, in the text fields.

Next, Molly and Rashid need to enter the following information about every household member who needs coverage:

- Age
- If they are a parent of a child under 19; and
- If they are pregnant

Let's start with Rashid's information, as **Person 1**.

- **Age:** 34
- **Parent of a child under 19:** Yes
- **Pregnant:** No

Next, they select **Add this person**.

After Rashid's information has been added, to continue for other household members, Molly and Rashid will select the **Add another person** button, then enter their information and select **Add this person**.

Molly should enter her information next:

- **Age:** 33
- **Parent of a child under 19:** Yes
- **Pregnant:** No

Molly then adds Tamir's information:

- **Age:** 2
- **Parent of a child under 19:** No
- **Pregnant:** No

Now all of Molly and Rashid's household members who are applying for coverage have been added to the SEP Screener Tool.

The SEP screener tool asks additional questions about Molly's household members who need coverage. Molly considers whether any of these apply to them:

- Has a physical, mental, or emotional health condition that limits their ability to work, attend school, or take care of the daily needs?
- Needs help with daily activities (like dressing and bathing)?

No one in Molly's household meets the criteria the questions are asking about, so Molly selects **No** for both questions.

Based on the information Molly and Rashid provided, the SEP screener tool informs them that they should update their application based on their decrease in annual household income to determine if they qualify for Medicaid or CHIP.

Molly and Rashid should select the **Start or update an application** button to update their application with their new annual household income.

Great job helping Molly and Rashid!

Wrap Up

Congratulations! You have completed *Helping Consumers Use the Special Enrollment Period (SEP) Screener Tool*.

Here are some key points to remember about the SEP Screener tool:

- The SEP screener isn't an application for health coverage. Consumers will need to complete a Marketplace application to know for sure if they can get or change health coverage. For more information, refer to the [SEP Screener Tool](#).
- If consumers do not qualify for a 2023 SEP, they may still be able to get health coverage through Medicaid or the Children's Health Insurance Program (CHIP) if eligible. For more information about getting coverage through Medicaid or CHIP, refer to the [Medicaid and CHIP page](#) on HealthCare.gov.

To learn more about this topic, refer to the following:

- [SEP Screener Tool](#)
- [Special Enrollment Periods, SEP Verification and Complex Case Scenarios Webinar](#)
- [Which changes to report to the Marketplace](#)

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