

Does Your Family Need Health Insurance?

Enrolling in or changing your healthcare coverage during the year will depend on your personal situation. There are three distinct opportunities that allow you to enroll in healthcare coverage through Access Health CT (AHCT):

Open Enrollment

The 2020 Open Enrollment Period ended on January 15, 2020. The next **Open Enrollment Period begins on November 1, 2020**. Depending on your situation, you may be able to enroll outside the Open Enrollment Period.

Special Enrollment Period

If you or someone in your household has a **Qualifying Life Event (QLE)** during the year, you may be eligible for a Special Enrollment Period. During this time, you can enroll in healthcare coverage through Access Health CT or change your current plan or choice of insurance company, even outside of the Open Enrollment Period. Visit [Learn.AccessHealthCT.com/Qualifying-Life-Event](https://www.accesshealthct.com/Qualifying-Life-Event) for more information.

Qualifying Life Events include:

- Just married
- Pregnancy, birth, adoption, or foster care
- Just moved to CT from another state or country
- Divorce or legal separation resulting in loss of coverage
- Loss of coverage due to job change
- Aging off parents' plan once reaching 26th birthday

Other Circumstances that result in loss of coverage:

- Expiration of COBRA continuation coverage
- No longer eligible for Medicaid/HUSKY
- No longer eligible for Advanced Premium Tax Credits (APTCs) or a Cost-Sharing Reduction (CSR) due to a change in income or household status
- Decertification of employer provided health plan due to non-compliance with ACA standards
- Cancellation of employer healthcare coverage for employees of their beneficiaries
- Cancellation of employer contributions toward coverage
- Change in citizenship or lawful presence status

How long does a Special Enrollment Period last?

If you have a Qualifying Life Event, your Special Enrollment Period will generally last **60 days** from the date of the event. During this time, you can sign up for healthcare coverage or change your plan if you already have coverage. Visit [Learn.AccessHealthCT.com/Special](https://www.accesshealthct.com/Special) for details.

Enroll any time during the year

If you are eligible for federal programs or are a member of a federally recognized ethnic group, you may enroll in health coverage at any point during the year if you need it.

Medicaid (HUSKY Health) or the Children's Health Insurance Program (CHIP) If you qualify for Medicaid (Husky A or D) or CHIP (Husky B), you can enroll any time. Find out if you're eligible for these programs by entering your household information, including your 2020 projected Modified Adjusted Gross Income (MAGI) at [AccessHealthCT.com](https://www.accesshealthct.com).

American Indians and Alaska Natives Members of federally recognized tribes and Alaska Natives can enroll in coverage at any time of the year. They can also change plans or carriers during the year without a Qualifying Life Event.