

SHOPPING OUTSIDE OF OPEN ENROLLMENT

When individuals would qualify to shop for a Qualified Health Plan outside of the open enrollment period



Qualifying Circumstance	Who Experiences?	Coverage Effective Dates
American Indian/Alaska Native	Qualified individuals who are American Indian or Alaska Native	Start of the first or second month following plan selection
Loss of Other Minimum Essential Coverage	Qualified individual or dependent	Start of the first or second month following plan selection
Gain of a dependent through marriage, birth, adoption, placement for adoption, or placement in foster care	Qualified individual that gains or becomes a dependent	For marriage, the 1 st of the following month, otherwise, the date of birth, adoption or placement
Individual who was previously not a citizen, national or lawfully present becomes a citizen, national, or lawfully present	Qualified individual	Start of the first or second month following plan selection
Enrollment or non-enrollment is unintentional, inadvertent, or erroneous and attributable to an error by Cover Oregon or OHA	Qualified individual	On the date of the triggering event, or based on date of plan selection as applicable
Newly Eligible or Ineligible for Tax Credit or Change in Cost Sharing	Qualified individuals, enrollees, dependents of enrollees and certain qualified individuals enrolled in employer coverage that become tax credit eligible	Start of the first or second month following plan selection
An individual gains access to new QHPs as a result of a permanent move.	Qualified individual and enrollees	Start of the first or second month following plan selection
Exceptional Circumstances*	Qualified individuals and enrollees	On the date of the triggering event, or per date of plan selection
Enrollee demonstrates to Cover Oregon that the QHP materially violated a provision in the contract	Enrollees	Either the date of event or based on date of plan selection as applicable

* Please note that the "Exceptional Circumstances" is not meant for individuals who only want health insurance when they become sick or experience injury.

- Special enrollment window for a qualified individual or dependent: 60 days from the triggering event to select a plan.
- The effective date of coverage for many special enrollments is based on the date of election. If the election is made before the 15th of the month, coverage is effective the first day of the following month. If the election is made after the 15th, then coverage is effective the first day of the second following month.