

Affordable Care Act Fact Sheet

What is a Qualifying Life Event?

The Affordable Care Act (ACA) provides new opportunities to enroll in high quality, affordable health plans that cover the cost of medical care. This fact sheet will explain an exception to enrolling during the open enrollment period called a *Qualifying Life Event*.

In most cases, individuals can enroll in a new private health plan through the Marketplace only during the open enrollment period. This year the open enrollment period (the time period that you can sign up for a new plan through the Marketplace) is **October 1, 2013 – March 31, 2014**. The next open enrollment period is **November 15, 2014 – February 15, 2015**.

Outside of the open enrollment period, you can enroll in a private insurance plan through the Marketplace only if you have certain life events that give you a special enrollment period - these are called **Qualifying Life Events**. These events give you **60 days** from the event date to enroll in a new plan or change plans.

Keep in mind, you can apply for Medicaid or BadgerCare+ any time and you can enroll right away.

Below are qualifying life events that create a special enrollment period:

- **Getting married**
- **Having, adopting, or placement of a child**
- **Permanently moving to a new area that offers different health plan options**
- **Losing other health coverage** (for example due to a job loss, divorce, loss of eligibility for Medicaid or BadgerCare +, expiration of COBRA coverage, or a health plan being decertified).
Note: Voluntarily quitting other health coverage or being terminated for not paying your premiums are not considered loss of coverage.
- For people already enrolled in Marketplace coverage, **having a change in income or household status that affects eligibility for tax credits or cost-sharing reductions.**

How Can I Learn More?

To learn more about the Affordable Care Act and considerations for families who have children with disabilities and special health care need, go to the Family Voices website at <http://fvofwi.org/public-policy/affordable-care-act/>

To enroll in a health plan through the Marketplace go to www.healthcare.gov or call **1-800-318-2596**.

If you have questions or need help accessing resources or services contact your Regional Center for Children and Youth with Special Health Care Needs. To find the Regional Center closest to you call **1-800-642-7837**.