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Special enrollment period for individual customers with a qualifying life event

A special enrollment period is now available for individual customers with a qualifying life event. Any individual customers with a qualifying life event will be able to enroll in an individual or family plan on our retail platform or through the Health Insurance Marketplace outside of the open enrollment period which ended March 31, 2014.

Qualifying life events for the special enrollment period

Individuals may enroll in a plan for themselves and their family if they experience one of the following qualifying life events:

- Loss of coverage (i.e. loss of employer-sponsored coverage, death of spouse, divorce, plan no longer offered)
- Birth or adoption of a baby
- Recent move into a new coverage area
- Marriage*

If an individual experiences a loss of minimum essential coverage, they will qualify for a special enrollment period of 60 days prior and 60 days following to secure coverage. For all other qualifying life events, an individual will generally qualify for a special enrollment period of 60 days following their life event to secure coverage.

Special enrollment applies to prospective members only. For existing members who need to add or remove a dependent, you can follow the standard enrollment process or contact the Broker Care Center at [1-866-272-9684](tel:1-866-272-9684) with questions.

Enrolling individuals with qualifying life events

Enrolling individuals during the special enrollment period will be very similar to the process for open enrollment. There are two options:

1. **AmeriHealth New Jersey Retail Platform** – You can submit an application on behalf of your customers or send them a link to complete their own application through our retail platform on ROAM. There will be an additional screen prompting selection of the

qualifying life event before entering the shopping experience.

2. **Health Insurance Marketplace** – Individuals who have a qualifying life event must enroll through www.healthcare.gov if they qualify for a subsidy or experience a change in subsidy eligibility.

Enrollment deadlines

The enrollment deadlines for both the retail platform and the Health Insurance Marketplace are based on the guidelines established by the Centers for Medicare and Medicaid Services (CMS). If an applicant does not follow those rules, the individual will not be eligible until the next open enrollment period, or until they have another qualifying life event. [Learn more about how individuals can get coverage outside open enrollment.](#)

Individuals who started an application, but did not complete it by March 31, will be able to submit their application until April 11. CMS has not announced the final date yet.

If you have any further questions, please contact your AmeriHealth New Jersey broker representative.

*Due to recent CMS guidance, special enrollments for this qualifying life event will not be available through the retail platform until early April. Until then, individuals can submit a paper application (with marriage selected) or enroll through www.healthcare.gov