



## FAST FACTS

# Enrollment Periods

The time of year when you can enroll in a health plan depends upon the type of health plan you are eligible for.



Online at  
[nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)



By phone at  
 1-855-355-5777

TTY  
 1-800-662-1220



Visit an In-Person  
 Assistor at  
[info.nystateofhealth.ny.gov/  
 findassistor](http://info.nystateofhealth.ny.gov/findassistor)

NY State of Health complies with applicable Federal civil rights laws and state laws and does not discriminate on the basis of race, color, national origin, creed/religion, sex, age, marital/family status, disability, arrest record, criminal conviction(s), gender identity, sexual orientation, predisposing genetic characteristics, military status, domestic violence victim status and/or retaliation.

## Why should you enroll in a health plan through NY State of Health?

There are many reasons to enroll in health insurance and NY State of Health makes it easy to shop for and enroll in comprehensive, low cost coverage. There are many health plans to choose from. You can get help from a trained assistor. And, you may qualify for free coverage or for help paying for your coverage.

## What kinds of plans does NY State of Health offer?

NY State of Health is the place to shop for and enroll in **Medicaid**, **Child Health Plus**, the **Essential Plan**, and **Qualified Health Plans**.

## When can I enroll?

When you can enroll depends on which program you are eligible for, which is based on age, income and other factors. Enrollment is open all year if you are eligible for:

- **Medicaid**
- **Child Health Plus**
- **Essential Plan**

You can enroll in a **Qualified Health Plan** during the annual Open Enrollment Period, or a Special Enrollment Period, if you are eligible.

American Indians and Alaskan Natives can enroll anytime during the year for any NY State of Health program.

## What is an Open Enrollment Period?

An Open Enrollment Period is a limited time of year – usually November through January – when you can enroll in a Qualified Health Plan. If you do not enroll during these months, you will need to wait until the next Open Enrollment Period. There are some exceptions. You may be able to enroll in a Qualified Health Plan outside the Open Enrollment Period if you are eligible for a Special Enrollment Period.

## What is a Special Enrollment Period?

A Special Enrollment Period is when someone has a special life event (called a “Qualifying Life Event”) that makes it possible for them to enroll in or change their coverage through a Qualified Health Plan outside of the Open Enrollment Period.

## What Qualifying Life Events might make someone eligible for a Special Enrollment Period?

Qualifying Life Events may include:

- Loss of health insurance (for reasons other than you did not pay your premium)
- A permanent move into New York State or a move within the State that makes new health plans available to you (you must have had other coverage within the past 60 days)
- Marriage or domestic partnership (you must have had other coverage within the past 60 days)
- Divorce or legal separation
- Pregnancy certified by a health care practitioner
- Birth or adoption of a child, or placement of a child in foster care
- Becoming eligible or ineligible for help paying for your Qualified Health Plan coverage
- Becoming a citizen, national or lawfully present individual

Generally, you must report a Qualifying Life Event to NY State of Health within 60 days. You may need to provide proof of the Qualifying Life Event to your new health plan or to NY State of Health.

## How will I know which program I am eligible for?

There are three easy ways to find out if you are eligible for health coverage:

- Apply on-line at [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov)
- Call the Customer Service Center at 1-855-355-5777
- Meet with an in-person assistor



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Visit an In-Person  
Assistor at  
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findassistor](https://info.nystateofhealth.ny.gov/findassistor)

We will walk you through the enrollment process, let you know which program you are eligible for, and when you can enroll. Assistance is available in whatever language you speak.