



Frequently Asked Questions about the February 15, 2015 Open Enrollment Deadline – For Individuals & Families

When do I need to complete my application to avoid a federal tax penalty?

You need to complete your application by 11:59pm on Sunday, February 15, 2015 to avoid a federal tax penalty. However, if you give us your word that you tried to apply for health insurance and were not able to enroll through no fault of your own, you will have until 11:59pm on Saturday, February 28, 2015 to complete your enrollment.

What are some acceptable reasons for not being able to complete enrollment by the February 15, 2015 deadline?

Acceptable reasons include:

- Trouble with identity proofing
- Technological issues
- Customer Service Center delays
- Delay in getting an appointment with an assistor

How do I prove that I have a valid reason for needing additional time to enroll?

To prove that you have a valid reason for needing additional time to enroll, you will be asked to agree to the statement below. It means that you are giving the Marketplace your word that you tried to enroll, but it wasn't your fault that you weren't able to complete enrollment.

I took steps to obtain health insurance through the Marketplace but, through no fault of my own, was not able to complete my application before the open enrollment period ended February 15, 2015.

I forgot about the enrollment deadline. Can I still buy health insurance through the Marketplace this year?

No. Unless you are Medicaid eligible or you are buying insurance for a child, you must have a major life-changing event called a qualifying life event to be eligible to buy insurance through the Marketplace this year after the deadline. If you don't have a qualifying life event, you must wait for the next open enrollment period that begins on October 1, 2015 for coverage that starts on January 1, 2016.

What is a qualifying life event?

Qualifying life events are major changes in your situation that mean you can have a special enrollment period to apply for health insurance. Qualifying life events that are eligible for a special enrollment period are:

- Individual or dependent loses minimum essential coverage due to: job loss; employer no longer offers coverage; divorce; death of a spouse; becoming ineligible for Medicaid or Child Health Plus; expiration of COBRA; or health plan is decertified
- Marriage, birth, adoption, or placement for adoption
- Gaining status as a citizen, national, or lawfully present individual
- Consumer is newly eligible or ineligible for tax credits and/or cost sharing reductions
- Permanent move to an area that has different health plan options
- Marketplace staff or contractor enrollment error
- Qualified Health Plan violated a provision of its contract
- American Indians can enroll or change plans one time per month throughout the year
- Other exceptional circumstances, as defined by HHS

When is my next chance to buy insurance through the Marketplace if I am not eligible for Medicaid?

The next open enrollment period for individuals and families begins on October 1, 2015 for coverage that starts on January 1, 2016.

Are there any exceptions to the open enrollment period?

Enrollment in Medicaid, Child Health Plus and the Small Business Marketplace continues all year.