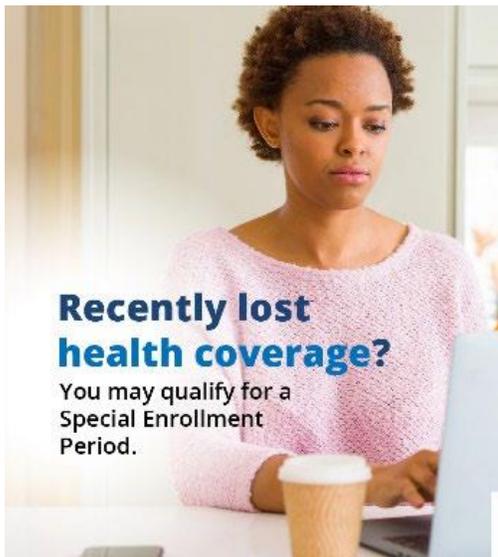




Health Insurance Special Enrollment is NOW

A Special Enrollment Period (SEP) is a time outside of the yearly Open Enrollment Period when a consumer can sign up for health insurance. Consumers qualify for a SEP if they have qualifying life events, including losing Medicaid, the Children's Health Insurance Program (CHIP) or other health coverage, moving, getting married, divorce, having a baby, or adopting a child. Depending on the SEP type, individuals may have 60 days before or 60 days after the event to enroll into a health plan.



Understanding Special Enrollment Periods

Special Enrollment Periods let you enroll in health coverage or switch plans outside of Open Enrollment, or during Open Enrollment for an earlier coverage start date. Visit [Healthcare.gov](https://www.healthcare.gov) to see additional SEP qualifiers. Click [here](#).

Change in household size

You (or anyone in your household):

Got married. Had a baby, adopted a child, or placed a child for foster care.

Gained or became a dependent due to a child support or other court order.

Generally, if you gained or became a dependent due to marriage, one spouse must have also had qualifying health coverage for at least 1 day in the 60 days before the marriage.



[Fact Sheet](#)

Call the Covering Florida Navigator Program at the Health Council of Southeast Florida at 561-844-4220 ext 1800 for FREE help with the Health Insurance Marketplace application and enrollment assistance from a licensed Navigator. Bilingual services are available in Spanish and Haitian Creole.

MISSED OUT ON GETTING HEALTH COVERAGE DURING THE OPEN ENROLLMENT PERIOD?

YOU MAY QUALIFY FOR A SPECIAL ENROLLMENT PERIOD



Qualifying Life Events for Special Enrollment

- Change of income
- Change in family relations (i.e. marriage, divorce, pregnancy)
- Change in citizenship or immigration status
- Moved from another state
- Change in student status
- Release from incarceration



Our team of Licensed Navigators can help with Health Insurance Marketplace Coverage, Medicaid & Florida KidCare

Scan the QR code to schedule a meeting with a Licensed Navigator

 **BOOK NOW**



- Disclaimer: This program is supported by the Centers for Medicare & Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$13,792,500 with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government.

You have the power to protect your peace of mind.

 programs@hcsef.org
 (561) 844-4220 ext. 1800
 www.hcsef.org



HEALTH COUNCIL
OF SOUTHEAST FLORIDA
WITH YOU IN HEALTH.

Health Council of Southeast Florida has collaborated with United Way of Palm Beach County, VITA Tax Program to have licensed Navigators onsite with tax preparers. Licensed Navigators are currently at two of the VITA locations throughout Palm Beach County.

You can find a Navigator at the **Mandel Public Library and Pompey Park** to assist individuals with health insurance coverage. Click [here](#) to see the full listing for tax preparation assistance.

Health Insurance Open Enrollment Update

Over 24 Million Consumers selected Affordable Health Coverage in ACA Marketplace for 2025.

The number of people signing up for Marketplace coverage has surpassed 24 million, an all-time high, breaking last year's record, per Centers for Medicare & Medicaid Services, (CMS). Click below to read the article.

[See Article](#)

Roadmap to Better Care

Coverage to Care

Now that Open Enrollment has ended, it's also time to understand how to use your health coverage. CMS offers Coverage to Care (C2C) resources to help consumers understand their health coverage and utilize their health plans.

If you are interested in hosting a Coverage to Care workshop, please reach out to the Covering Florida Navigator Program at the Health Council of Southeast Florida (HCSEF) for licensed Navigators to facilitate a workshop for your clients or consumers at 561-844-4220.

[Roadmap to Better Care](#)

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