

Helping New Parents and Their New Children Enroll in the Marketplace Outside Open Enrollment

July 8, 2014

This assister fact sheet is a companion document to the consumer fact sheet on [Helping Consumers Enroll in Special Enrollment Periods in the Health Insurance Marketplace](#) and contains the same information with additional details pertinent to assisters facilitating consumer enrollment.

Parents who recently gave birth, adopted, or fostered a child have a lot on their minds. As assisters, you can make sure that they understand why health insurance coverage for their family should be on the top of the list. You can help them get peace of mind—and health insurance.

The Open Enrollment Period for private individual health insurance in the Marketplace for 2014 is now closed. However, giving birth, adopting, or fostering a child triggers a special enrollment period (SEP) that allows someone to enroll in a qualified health plan (QHP) outside of the Open Enrollment period.ⁱ

Don't forget to remind consumers, including new parents, that if they don't have health insurance or other minimum essential coverage or don't have an exemption, they may have to pay a shared responsibility payment for themselves and their dependents not having minimum essential coverage.ⁱⁱ

Enrolling in QHP Coverage or Reporting a Change

Giving birth, adopting, or fostering a child is a major life change. Be sure to remind consumers that such an event must be reported to the Marketplace to qualify for a SEP. This event may also change their coverage options or eligibility for advance premium tax credits and cost-sharing reductions.

The consumer has 60 days from the date of the birth, adoption, placement for adoption, or placement for fostering to exercise this SEP and select a QHP.ⁱⁱⁱ

In the Federally-facilitated Marketplace, this qualifying life event applies to all family members on the application, not just the new child, and will allow qualified individuals to enroll in a QHP even if they previously were not enrolled. It also allows consumers who



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are currently enrolled in a QHP to select a different QHP.^{iv}

Coverage Effective Date^v

When a consumer enrolls in a QHP or changes QHPs due to an SEP related to the birth, adoption, or fostering of a new child, their coverage will become effective for all family members on the application as of the date of the birth, adoption, placement for adoption, or placement for fostering.^{vi}

Medicaid or CHIP Coverage

A pregnant woman, a new parent, or newborn may be eligible for Medicaid or CHIP, which are combined state and federal programs that provide coverage to adults and children with limited income. Consumers may find out if they are eligible for Medicaid or CHIP by completing an online Marketplace application and reviewing the eligibility determination notice. Some states have expanded Medicaid to cover all adults below a certain income level. You can help consumers find out whether their state is expanding Medicaid and what the options are. Consumers may also apply directly to their state Medicaid agency.

Consumers may apply for Marketplace coverage online at HealthCare.gov or by calling the Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. Marketplace Open Enrollment for 2014 ended March 31. Consumers can now buy a Marketplace health plan, but only if they qualify for a SEP. Consumers can enroll in Medicaid and CHIP any time. Open Enrollment for 2015 coverage starts November 15, 2014.

If consumers are already enrolled, the Marketplace can also calculate whether this change affects their coverage options or eligibility for help with costs. Consumers can visit HealthCare.gov and select “Report income or life changes” or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

ⁱ 45 C.F.R. § 155.420(d)(2); See also: <http://www.cms.gov/ccio/resources/Regulations-and-Guidance/index.html>.

ⁱⁱ 26 C.F.R. § 1.5000A-1; See also: <http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions>.



ⁱⁱⁱ 45 C.F.R. § 155.420(c); *See also:* <http://www.cms.gov/ccio/resources/Regulations-and-Guidance/index.html>.

^{iv} 45 C.F.R. § 155.420(a); *See also:* <http://www.cms.gov/ccio/resources/Regulations-and-Guidance/index.html>

^v Beginning July 28, a Marketplace may choose to allow consumers eligible for an SEP related to the birth, adoption, placement for adoption or placement for fostering of a new child have the option to elect to have coverage effective on the first day of the first month following the birth, adoption, placement for adoption, or placement for fostering of the new child.

^{vi} 45 C.F.R. § 155.420(b)(2)(i); *See also:* <http://www.cms.gov/ccio/resources/Regulations-and-Guidance/index.html>

