

Is Healthcare Enrollment really over?

The 2014 Open Enrollment Period for Healthcare.gov has officially ended as of March 31st (and will re-open November 15, 2014 for next year) but there are some situations in which you can still enroll:

- **Special Enrollment Periods** are triggered by qualifying life events, such as a change in family size, certain income changes, losing other health coverage, moving cross state lines (or into the country) and complex cases listed below.
- If you are a **small business owner** you can enroll through SHOP
- If you and/or your family is eligible for Medicaid, which has no deadline for enrollment.

What will trigger a Special Enrollment Period (SEP)?

- Delayed Medicaid Denials: If you applied during open enrollment, but were found ineligible for Medicaid or All Kids after March 31.
- System Errors Related to Immigration Status: Errors by the healthcare.gov system may have resulted in an incorrect eligibility result for you based on your immigration status.
- Misrepresentation or Misinformation: If someone assisting you (Navigator, broker or agent) resulted in not enrolling, the wrong plan, or not getting a tax subsidy or cost-sharing reduction, you may be eligible for an SEP.
- Victims of Domestic Abuse: If you are married and are a victim of domestic abuse, you can apply and select a plan through May 31, 2024.
- Exceptional Circumstances: If you faced exceptional circumstances that stopped you from finishing your enrollment on time, such as a natural disaster or medical emergency, you can get a Special Enrollment Period.

What if I haven't heard anything since before March 31?

If healthcare.gov deemed you eligible for Medicaid, the information was supposed to be sent to the state Medicaid department. In some cases, the information did not come through, and in others, there is simply a delay at the Department of Human Services. Individuals in this situation should call DHS at 800-843-6154 and, following the automated prompts, dial (1), then (1), then (4), then (3), then (1) to check if their application is in the state's system for processing. If not, you can apply for Medicaid directly at www.abe.illinois.gov. As always, Navigators are available to assist you at Campaign for Better Health Care (312-913-9449/217-352-5600), or can be found at GetCoveredIllinois.gov.



*Make a Joyful Noise for Healthcare Reform is
A project of the Faith Caucus
of the Campaign for Better Health Care
www.cbhconline.org/faith*

