



Washington Health Benefit Exchange

Public Health – Seattle and King County

Special Enrollment Period Scenarios

Customer Scenario 1

My customer just moved from New York to Seattle. Is she required to have prior coverage within the last 60 days in order to qualify for an SEP?

- Yes. A move within the US, requires the customer has had coverage within 60 day from the date they moved. as she is outside her 60 day SEP window so will not qualify to use the move as a Qualifying Life Event
- If the move is reported after the 60 day SEP window, they will not qualify for a Special Enrollment Period



Customer Scenario 2

Lee just got divorced and wants to enroll in coverage but does not have any previous insurance. What do I tell my customer?

- In order to for a divorce to be considered a QLE Lee would have to have coverage within the previous 60 days
- If the customer did have coverage within the previous 60 days and they got divorced, the event must be reported and a plan selected by the 15th of the month for coverage to start the 1st of the next month



Customer Scenario 3

I have a customer who just left an abusive marriage and wants to know if they can get separate health coverage from their abuser (spouse). Can I enroll them?

- Yes. If they are married, separated, or in a registered domestic partnership with the abuser, they can enroll in separate health coverage
- On the *Washington Healthplanfinder* application, when it asks the customer to provide their tax filing status, they need to indicate they are “Single Filing Taxes”.
- Federal guidelines state that they can do this without fear of an IRS penalty



Customer Scenario 4

Terry was recently released from prison and wants to change his status from incarcerated to no longer incarcerated. Does he qualify for an SEP?

- Yes. This is reported as a loss of minimum essential coverage. At least one person on the application has a change in incarceration status
- If the loss of other coverage is reported and a new plan selection occurs after the other coverage ends, the new coverage starts on the 1st day of the month after the new plan selection occurs. If the loss of other coverage is reported and a new plan selection occurs before the other coverage ends, the new coverage starts on the 1st day of the month after the other coverage ends



Customer Scenario 5

I filed my taxes, is that a Qualifying Life Event?

- If you don't file a tax return and reconcile any tax credits, you will not have the opportunity to receive a tax credit until the IRS has confirmed you have filed your federal taxes correctly
- The event must be reported and a plan selected by the 15th of the month for coverage to start the 1st of the next month
- If they have reconciled their taxes, they may be eligible to enroll in a Qualified Health Plan, if they have received updated eligibility
- This particular QLE is not currently captured through the SEP Questionnaire if they are not currently enrolled. Customers who reconciled their taxes and want to enroll or re-enroll in a Qualified Health Plan, will be allowed to within 60 days of reconciling





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