

Beyond the Basics

There is a new special enrollment period (SEP) now available on HealthCare.gov for people with low incomes. People who are eligible for this SEP can enroll in a plan or switch plans *at any time during the year*, without having to experience a [qualifying life event](#).

This means that many more people can now enroll in coverage!

Eligibility for the new SEP is based on a person's household income. Their annual income must be below [150% of the Federal Poverty Line](#) (FPL), which is \$19,320 for a household of 1 and \$39,750 for a household of 4.

Starting around **March 18th**, people whose income is below 150% FPL will [automatically](#) get the SEP when they submit a HealthCare.gov application.

But there's also a way for eligible people to get the SEP now by just submitting their application. They won't get the SEP automatically, but HealthCare.gov will follow up with them by phone and email, likely within a week, to approve their enrollment. Eligible people who have submitted an application since the end of open enrollment and were denied an SEP are also expected to be contacted in the coming weeks.

This is a great new opportunity to help people with low incomes get covered!

Please reach out to us at beyondthebasics@cbpp.org if you have questions or encounter issues with accessing this new SEP.