

Special Enrollment Period Quick Reference Guide

Special Enrollment Periods (SEPs) allow customers to enroll in coverage through Pennie outside of the annual Open Enrollment Period. In general, SEPs allow for plan shopping up to 60 days after the date of the qualifying life event. Only some events allow shopping up to 60 days before the event occurs. Some events may require customers to provide proof of the event before being able to shop. Questions? Call Pennie Customer Service at 1-844-844-8040 TTY 711.

	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Adding a Dependent						
Birth	✓	✓	Event Date	✗	No, Self Attested	
Adoption	✓	✓	Event Date	✗	No, Self Attested	
Gain a court-appointed dependent	✓	✓	Event Date	✗	No, Self Attested	
Change in Marital Status						
Marriage	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for at least 1 spouse, required
Divorce	✗	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Event date is typically the date of divorce as documented in court paperwork.
Move/Change in Residence						
New Pennsylvania Resident	✓	✓	1st of month (after event or plan selection, if later)	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Moved, now eligible for different health plans	✓	✗	1st of month (after event or plan selection, if later)	✓	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
Moved, now eligible for different health plans	✗	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested (system-automated)	
Income Related Events						
Change in income, with change in eligibility for financial help	✗	✓	1st of month (after plan selection)	✗	No, Self Attested (system-automated)	Includes: ✓ newly eligible for APTC greater than \$0 ✓ newly eligible for APTC Does NOT Include: ✗ Income change resulting in an increase or decrease of APTC ① Customers can adjust the elected amount of APTC at any time.
Income reduction, with gain in eligibility for financial help	✓	✗	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Loss of income resulting in newly eligible for APTC greater than \$0 Demonstration of prior coverage for one day in the past 60 days, required.
Change in income, with change in eligibility for health care savings	✗	✓	1st of month (after plan selection)	✗	No, Self Attested (system-automated)	Change in income resulting in newly eligible (or newly ineligible) for cost-sharing reductions.
Low-income SEP (150% FPL or Less)	✓	✓	1st of month (after plan selection)	✗	No, Self Attested (system-automated)	
Tax Filer SEP	✓	✗	1st of month (after plan selection)	✗	No, Self Attested (system-automated)	Must submit PA REV-1882 with tax return (or attest that REV-1882 not available through tax filing software provider). Date of event = date PA DOR notifies Pennie customer submitted REV-1882.

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	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Loss of or Change in Coverage						
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested	Includes: ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage Does NOT Include: ✗ Loss of coverage due to non-payment of premiums ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment) For coverage ending during MA Unwinding (Apr 2023 - Mar 2024): • SEP open for 120 days after loss of coverage event date.
Loss of Medicaid/Medical Assistance (MA) or CHIP	✓	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested (system-automated)	For coverage ending during MA Unwinding (Apr 2023 - Mar 2024): • SEP open for 120 days after loss of MA/CHIP coverage event date, • If shopping up to 60 days after loss of MA/CHIP coverage event date, option for coverage starting 1st of the month after coverage loss.
Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or plan selection, if later)	✓	No, Self Attested	Includes: ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC For coverage ending during MA Unwinding (Apr 2023 - Mar 2024): • SEP open for 120 days after event.
For more information on MA Unwinding and SEP policies applicable for coverage lost during MA Unwinding period, see Appendix.						
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month (after event or plan selection, if later)	✗	Yes, Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC
Newly eligible for employer health reimbursement arrangement (HRA)	✓	✓	1st of month (after event or plan selection, if later)	✓	Yes, Approval of Documents Prior to Plan Shopping	Individual Coverage HRA (ICHRA), or Qualified Small Employer HRA (QSEHRA)
Gaining QHP Eligibility						
Gain eligible immigration status	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	
Released from incarceration	✓	✓	1st of month (after plan selection)	✗	No, Self Attested	

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	Availability		Coverage Effective Date Rule	SEP Available BEFORE Event?	Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee				
Other						
Survivor of domestic abuse or spousal abandonment	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Demonstration of prior coverage for one day in the past 60 days, required.
American Indian/Alaska Native (AI/AN)	✓	✓	1st of month (after plan selection)	✗	No, Self Attested	SEP available monthly for AI/AN customers
Death of Dependent	✗	✓	1st of month (after plan selection)	✗	No, Self Attested	
Death of Subscriber	✗	✓	Event Date	✗	No, Self Attested	
Error - Plan or benefit display	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	Eligibility for an Error or Exceptional Circumstance QLE is based on the facts and circumstances of the individual case. ① Customers should provide as much information as possible when requesting an Error or an individual Exceptional Circumstance QLE to ensure that we have sufficient information to determine their eligibility for an SEP.
Error - Health plan violation	✗	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	
Error - due to Exchange	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	
Error - due to Assister/Broker	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	
Exceptional circumstances - system error, system backlog, or natural disaster	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	
Exceptional circumstances - Individual	✓	✓	1st of month (after plan selection)	✗	Yes, Approval of Documents Prior to Plan Shopping	
Note: Not all qualifying life events will be presented to each customer. The system will only present qualifying life events that would be consistent with the customer's eligibility. For example, if a customer has a non-financial assistance application, the customer would not see income change life events as an option.						

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	Description
Self Attested	Customer attests to accuracy of information upon submission of application. Pennie may request documentation at a later time to verify any information on a customer's application.
Approval of Documents Prior to Plan Shopping	Customer must submit documentation to verify eligibility for the reported qualifying life event. Pennie must approve documentation prior to the customer having an SEP opened and being able to shop for a plan.
Demonstration of Prior Coverage	New customers must submit documentation to demonstrate having been enrolled in minimum essential coverage (MEC) for at least 1 day in the past 60 days to be eligible for SEP. Pennie must approve documentation prior to the customer being able to shop for a plan.

Examples of Coverage Effective Date Rules

	Event Date	Plan Shopping	Effective Date	Additional Information
Event Date	April 8	May 18	April 8	
1st of month (after plan selection)	April 8	May 18	June 1	
1st of month (after event or plan selection, if later)	April 8	March 31	May 1	
	April 8	May 14	June 1	
	April 8	May 18	June 1	
	April 8	June 2	July 1	

Medicaid (MA) Unwinding Period: April 2023 - March 2024

	Description
Medicaid Unwinding Period	<p>The Medicaid Unwinding Period refers to the 12 month period of time starting April 2023 during which Medical Assistance (MA) has resumed annual eligibility redeterminations. Since March 2020, DHS had not been disenrolling anyone from MA coverage due to a change in their eligibility for MA. Beginning April 2023, DHS resumed annual redeterminations of eligibility for MA and began disenrolling individuals from MA due to no longer being eligible for MA, or for not providing the necessary information to complete the annual renewal process.</p> <p>Pennie has several SEP policies that apply only to individuals losing coverage during the Unwinding, outlined below. To be eligible for these policies, the coverage end date must occur during the Unwinding period of April 2023 - March 2024.</p>
SEP Extended to 120 Days	<p>SEP extended to up to 120 days after the date of event (i.e. end date of other coverage).</p> <p>Automatically applied to:</p> <ul style="list-style-type: none"> • Loss of MEC, Loss of Medicaid/CHIP, or Loss of Other Coverage SEPs, • Event date (i.e. coverage end date) occurred during the Unwinding Period
Option for Earlier Coverage Start Date	<p>If plan shopping completed between day 1 and day 60 after losing MA/CHIP coverage, customer can choose an earlier coverage start date of 1st of the month following the end of prior coverage. If plan shopping completed between day 61 and day 120 after losing other coverage, customer can only enroll in coverage starting 1st of the month following plan shopping (no earlier coverage start date option available).</p> <p>Example: Medicaid coverage terminated on 5/31/2023. If plan shopping on 7/17/2023 (i.e. within 60 days since the Medicaid coverage end date), customer can choose to enroll through Pennie with coverage starting 8/1/2023 (i.e. regular 1st of month following plan shopping) or coverage starting 6/1/2023 (i.e. coverage starting 1st of month following MA coverage end date). If plan shopping on 8/17/2023 (i.e. more than 60 days since the Medicaid coverage end date), customer can enroll through Pennie with coverage starting 9/1/2023 (i.e. regular 1st of month following plan shopping) only.</p> <p>Automatically applied to:</p> <ul style="list-style-type: none"> • Loss of Medicaid/CHIP ONLY • Event date (i.e. coverage end date) occurred during the Unwinding Period