

## Need Health Insurance?

Pennie is the Commonwealth of PA's official health insurance marketplace and the only link to financial assistance to help reduce the cost of coverage and care. See your savings & get local, personalized help today!

### When Can I Get Covered?



#### Open Enrollment

November 1<sup>st</sup> to January 15<sup>th</sup>



#### Special Enrollment

January 1<sup>st</sup> to December 31<sup>st</sup>

If you experience a **Qualifying Life Event** such as loss of health coverage, marriage, change of residence, or many others, you can enroll in a Special Enrollment Period outside of open enrollment.

*Flip to learn more!*

Multilingual support and translation services available both online and via phone!

*Ayuda disponible en Español*

**You're Worth  
Protecting.**

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PenniePa

# What is a Qualifying Life Event?

A qualifying life event is a life-changing situation – sometimes planned, sometimes unexpected – that can impact you and your health insurance.



## Loss of health coverage

Losing existing health coverage, including; Losing eligibility for Medical Assistance (Medicaid), the Children’s Health Insurance Plan (CHIP), or Medicare, job-based coverage, other individual market coverage, and student plans; Turning 26 and losing coverage through a parent’s or guardian’s plan.



## Changes in household

Getting married or divorced; Having a baby or adopting a child; Death in the family.



## Changes in residence

Moving to a different service area within Pennsylvania; A permanent move from another state into Pennsylvania; A student moving to or from the place they attend school; A seasonal worker moving to or from the place they both live and work; Moving to or from a shelter or other transitional housing.



## Other qualifying events

Changes in your income that affect the coverage you qualify for; Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder; Gaining a qualifying immigration status; Leaving incarceration (jail or prison); AmeriCorps members beginning or ending their service.



## Pennsylvania Special Enrollment Period (SEP) - Income-based

This SEP is generally available for those ineligible for Medical Assistance (MA) and with household incomes at or below 150% of the Federal Poverty Level (FPL). This includes lawfully present immigrants who aren’t eligible for MA because they haven’t been in the country long enough to qualify.

Households that are under the thresholds shown below can enroll anytime during the year.

Household / Family Size	Annual Income
Single	\$21,870
2-person	\$29,580
3-person	\$37,290
4-person	\$45,000