



2026 Special Enrollment Period Quick Reference Chart

UPDATED: June 2026

i 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 unless otherwise specified.

N 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.

Event	Availability			Processing		Additional Notes
	New Enrollees	Current Enrollees	BEFORE Event	Required Documentation	Coverage Effective Date <i>(See Appendix B)</i>	
Change in Marital Status						
Marriage	✓	✓	✗	Yes, Approval of Documents before Plan Shopping. Provide proof of health coverage for at least one spouse from the last 60 days.	1 st of month (after plan choice)	Enrollee must show at least one spouse had prior coverage before enrollment.
Divorce	✗	✓	✗	Yes, Approval of Documents before Plan Shopping.	1 st of month (after plan choice)	The event date is the date the enrollees' divorce has been finalized by the court (see final divorce decree issued by the court)
Adding a Dependent						
Birth	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	Event Date	
Adoption	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	Event Date	
Gain a court-appointed dependent	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	Event Date	

Event	Availability			Processing		Additional Notes
	New Enrollees	Current Enrollees	BEFORE Event	Required Documentation	Coverage Effective Date (See Appendix B)	

Removing a Dependent						
Death of Dependent	✗	✓	✗	System Automated	1st of month (after plan selection)	
Death of Subscriber	✗	✓	✗	System Automated	Event Date	

Move / Change in Residence						
New Pennsylvania Resident	✓	✓	✓	Yes, Approval of Documents before Plan Shopping.	1 st of month (after event or plan selection, if later)	Enrollee must show they had coverage for at least one day in the past 60-days.
Moved, now eligible for different health plans	✓	✗	✓	Yes, Approval of Documents before Plan Shopping.	1 st of month (after event or plan selection, if later)	Enrollee Must: <ul style="list-style-type: none"> Recently moved into an area current plan is no longer offered. Not already be enrolled in Pennie coverage. Show prior coverage for one day in the past 60-days.
Moved, now eligible for different health plans	✗	✓	✓	System Automated	1 st of month (after event or plan selection, if later)	Enrollee Must: <ul style="list-style-type: none"> Recently moved into an area current plan is no longer offered. Currently enrolled in a plan through Pennie

Event	Availability			Processing		Additional Notes
	New Enrollees	Current Enrollees	BEFORE Event	Required Documentation	Coverage Effective Date (See Appendix B)	

Income Related Events						
Change in income, with change in eligibility for financial savings	✗	✓	✗	System Automated	1 st of month (after plan choice)	<p>Includes:</p> <ul style="list-style-type: none"> ✓ Newly eligible for APTC greater than \$0 ✓ Newly eligible for APTC ✓ Newly ineligible for APTC <p>Does NOT Include</p> <ul style="list-style-type: none"> ✗ Income change resulting in an increase or decrease of APTC <p>i Customers can adjust the elected amount of APTC at any time.</p>
Income reduction, with gain in eligibility for financial savings	✓	✗	✗	Yes, Approval of Documents before Plan Shopping.	1 st of month (after plan choice)	<ul style="list-style-type: none"> 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 healthcare savings	✗	✓	✗	System Automated	1 st of month (after plan choice)	<ul style="list-style-type: none"> Change in income resulting in a change in eligibility for cost-sharing reductions.
Tax Filer SEP	✓	✗	✗	System Automated	1 st of month (after plan choice)	<p>Must submit PA REV-1882 with tax return (or attest that REV-1882 not available through tax filing software provider).</p> <p>Date of event = date PA DOR notifies Pennie customer submitted REV-1882.</p>

Gaining QHP Eligibility						
Gain eligible immigration status	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1 st of month (after plan choice)	
Released from incarceration	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1 st of month (after plan choice)	

Event	Availability			Processing		Additional Notes
	New Enrollees	Current Enrollees	BEFORE Event	Required Documentation	Coverage Effective Date (See Appendix B)	
Loss of or Change in Coverage						
Loss of Minimum Essential Coverage (MEC)	✓	✓	✓	Yes, Approval of Documents Prior to Plan Shopping	1st of month (after event or plan selection, if later)	Includes: <ul style="list-style-type: none"> ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage Does NOT Include <ul style="list-style-type: none"> ✗ Loss of coverage due to non-payment of premiums ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment).
Loss of Other Qualifying Coverage	✓	✓	✓	Yes, Approval of Documents before Plan Shopping.	1st of month (after event or plan selection, if later)	Includes: <ul style="list-style-type: none"> ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC
Change to employer plan, with gain in eligibility for financial savings	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1st of month (after event or plan selection, if later)	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)	✓	✓	✓	Yes, Approval of Documents before Plan Shopping.	1st of month (after event or plan selection, if later)	Individual Coverage HRA (ICHRA), or Qualified Small Employer HRA (QSEHRA) Document submitted must include <ul style="list-style-type: none"> Employee name, address HRA being offered The amount of the HRA Benefit start/end dates

Event	Availability			Processing		Additional Notes
	New Enrollees	Current Enrollees	BEFORE Event	Required Documentation	Coverage Effective Date (See Appendix B)	

Error						
Error - Plan or benefit display	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1st of month (after plan selection)	Eligibility for an Error QLE is based on the facts and circumstances of the individual case. ⓘ 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	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1st of month (after plan selection)	
Error - Due to Exchange	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1st of month (after plan selection)	
Error - Due to Assister/Broker	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1st of month (after plan selection)	<u>Document Examples</u> Broker Attested Error Written Communication with Broker showing error Other Documentation that demonstrates error on the part of the broker.

Event	Availability			Processing		Additional Notes
	New Enrollees	Current Enrollees	BEFORE Event	Required Documentation	Coverage Effective Date (See Appendix B)	

Other						
Survivor of domestic abuse or spousal abandonment	✓	✓	✗	Yes, Demonstration of prior coverage for one day in the past 60 days, required.	1st of month (after plan selection)	Demonstration of prior coverage for one day in the past 60 days, required.
American Indian/Alaska Native (AI/AN)	✓	✓	✗	Yes, Approval of Documents before Plan Shopping.	1st of month (after plan selection)	SEP available monthly for AI/AN customers
Exceptional circumstances - system error, system backlog, or natural disaster	✓	✓	✗	Pennie-initiated SEP	1st of month (after plan selection)	SEP Triggered by Pennie during Open Enrollment
Exceptional circumstances - Individual	✓	✓	✗	Yes, Approval of Documents before Plan Shopping. Exceptional circumstances is to be granted on a case-by-case bases.	1st of month (after plan selection)	<p>Eligibility for an Error or Exceptional Circumstance QLE is based on the facts and circumstances of the individual case.</p> <p>i 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.</p> <p>Does not include new or recent diagnoses of an illness</p>

APPENDIX A: Verification Rules

	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.
System Automated	Some SEPs are automated within the Pennie system, meaning that once the customer has provided all necessary information the system is able to automatically determine eligibility for the SEP and open plan shopping for the customer.
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.

APPENDIX B: Coverage Effective Date Rule (Examples)

	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	