

## Learn About Pennie's Special Enrollment Periods (SEP)

Customers can enroll in coverage through Pennie if they experience a **Qualifying Life Event (QLE)** and enter a Special Enrollment Period. Customers who are eligible can enroll in a Special Enrollment Period up until the next Open Enrollment Period in November.

### Pennie has two broad categories for SEPs:

- 1) For customers already enrolled in Qualified Health Plan coverage and experience a change in circumstance, and
- 2) For individuals not currently enrolled in coverage through Pennie but are looking for health insurance

The following QLEs apply to those not yet enrolled in Qualified Health Plan coverage and are eligible for a SEP through Pennie:

- Loss of Minimum Essential Coverage (MEC)
- Birth/adoption
- Marriage
- Permanent move
- Newly eligible for Advanced Premium Tax Credit (APTC) due to a reduction in income
- Change in employer coverage with gain in eligibility for APTC
- Gain lawfully present status
- Newly eligible due to release from incarceration
- Gain eligibility for HRA or QSEHRA
- Exceptional Circumstances
- Survivor of domestic abuse/Spousal abandonment
- American Indian/Alaska Native status

The following QLEs apply to those already enrolled in QHP coverage and are eligible for an SEP through Pennie:

- Birth
- Adoption
- Gain a court-appointed dependent
- Newly eligible/ineligible for APTC/CSR
- Move within PA
- American Indian/Alaskan Native (AI/AN) status
- Error caused by Pennie, Insurer, Broker, or Assister
- Death of subscriber or dependent
- Divorce

To view the full list of QLEs and for more information visit [Pennie's SEP quick reference chart](#).

Customers entering a Special Enrollment Period can apply and shop at [pennie.com](https://pennie.com) and through the process, select their qualifying life event and provide the necessary verification documents. Once approved, customers have 60 days to enroll in the best plan for them and their families.

For more information on Special Enrollment Periods at Pennie, visit [pennie.com](https://pennie.com)!

Customer Call Center Line – 1-844-844-8040

Pennie Broker/Assister Call Center Line – 1-844-844-4440.