**FAQs About the Healthcare.Gov Special Enrollment Period**

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If you need health coverage or want to change your Marketplace plan for 2021, you can do it between February 15 and May 15. In response to the COVID-19 pandemic and public health emergency, President Joe Biden issued an Executive Order that will allow families and individuals to enroll in health care coverage, or change their Marketplace plans in most states. The new special enrollment period (SEP) means no qualifying life event is necessary for people to enroll in new plans or change plans.

Nine out of ten people who enroll in Marketplace plans are eligible for assistance with health care costs. Applying for Marketplace coverage lets you check eligibility for free or low-cost coverage through Medicaid and the Children’s Health Insurance Program, in addition to financial help with a Marketplace plan.

**How do I enroll?** Starting February 15, use the HealthCare.gov platform to sign up for a plan.

**Am I eligible?** This SEP is available to people who lawfully reside in the United States, and purchase coverage through the Federal Marketplace or a State-Based Marketplace that has chosen to also create an SEP. (As of this date, only Idaho and Vermont have not yet announced that they will offer the SEP.) Financial help with coverage costs is based on income, family situation, and any other offers of coverage.

**What if my state doesn't use Healthcare.gov?** Alabama does use healthcare.gov. If you need a plan, you will sign up for one there. However, in other states, State-based Marketplaces (SBMs) operating their own platforms have taken similar action, with the two exceptions mentioned above.

**How long do I have to enroll?** In most states, including Alabama, the special enrollment period runs for three months from February 15, 2021, through May 15, 2021.

If you have additional questions or need assistance, visit HealthCare.gov, or call the Alabama Department of Insurance Consumer Services Division at 1-800-433-3966.

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