



Special Enrollment Period 101

Even if you missed the Annual Open Enrollment Period (AEP) deadline, you may still be able to apply for ACA health insurance coverage through a Special Enrollment Period. WNC Health Insurance is here to help you navigate the process of applying for and choosing the right health insurance plan for you.

What is a Special Enrollment Period?

A Special Enrollment Period (SEP) is a 60-day period of time that occurs after a Qualifying Life Event during which you can apply for ACA health insurance coverage outside of the Annual Open Enrollment Period.

What is a Qualifying Life Event?

A Qualifying Life Event is a life experience that allows you to apply for ACA health insurance outside of the Annual Open Enrollment Period. Some examples of a Qualifying Life Event are:

- Expanding your family through birth, adoption, fostering, or legal guardianship.
- Being newly married or divorced.
- Losing your job or employer-sponsored health insurance.
- Change in income.

How Do I Apply for Coverage Through a Special Enrollment Period?

Applying for health insurance coverage through a Special Enrollment Period can be difficult to do on your own, but luckily you don't have to do it on your own! The licensed health insurance experts at WNC Health Insurance will determine if you qualify for a Special Enrollment Period. If you do, they will help you apply for ACA health insurance coverage and choose the plan that is right for your needs.

There's no need to fret if you missed the Annual Open Enrollment Period, as you may be eligible to apply for ACA health insurance through a Special Enrollment Period. You only have 60 days following your Qualifying Life Event to apply for coverage, so act now!

Visit WNC Health Insurance to see if you qualify and to get help applying for and choosing your health insurance plan.

Visit [WNCHealthInsurance.com](https://www.WNCHealthInsurance.com) today!