School of Social Welfare, UAlbany Navigator Program

Individuals and families can enroll in a private health plan after January 31, if they have had a Qualifying Life Event.

Qualifying Life Events Eligible for a Special Enrollment Period:

- Loss of minimum essential coverage—loss of your health insurance
- Marriage or domestic partnership, birth, adoption, or placement in foster care
- Becoming a citizen, national, or lawfully present individual
- For those already enrolled in a QHP, becoming newly eligible or ineligible for tax credits; or eligible for a different amount of cost sharing reductions
- Permanent move to NY, or permanent move from one county to another within NY
- Marketplace staff or contractor enrollment error
- Assistor misconduct
- Qualified Health Plan violated a provision of its contract
- American Indians can enroll or change plans one time per month throughout the year
- Other exceptional circumstances, as defined by HHS.

Not considered a Qualifying Life Event:

- Voluntarily dropping other health coverage
- Being terminated for not paying your premiums
- Losing coverage that is not minimum essential coverage, in accordance with HHS guidelines

Call us today if you think you might fit one of these qualifying life events—518-442-3854 or email us at navigator@albany.edu. We will help you figure out if you qualify!