

## ACA open enrollment closed, but there are exceptions that will allow people to still sign up

Link: <http://www.good4utah.com/story/d/story/aca-open-enrollment-closed-but-there-are-exception/27076/eQqOY-0uqkauUexXeVKUSg>

Video: <http://www.clipsyndicate.com/video/play/5084188>

*By Glen Mills*

05/02/2014

SALT LAKE CITY, (ABC 4 Utah) – Open enrollment for the Affordable Care Act has come and gone, but that doesn't mean it's closed for everyone.

Just like many traditional plans we are used to, the ACA makes exceptions for life changing events.

"If you waited too long and you didn't sign up for insurance in the open enrollment period you might find that the door is closed. That's because you need to qualify for a special enrollment period now," said Jason Stevenson with Utah Health Policy Project.



Getting married, having a baby, losing a job or even moving are all examples of how a person would qualify.



It's only been a month since open enrollment closed, but already navigators are seeing people who meet the requirements.

Luis Rios, a navigator with UHPP recently helped a family who lost their insurance through work.

"Surprisingly for her she ended up getting a really nice subsidy, a plan as low as \$3.00," said Rios.

After a life changing event the special enrollment

period will remain open for 60 days.

One area of confusion is COBRA, HHS cleared that up Friday though.

The new rule will allow anyone on COBRA to cancel that policy and get a new plan under the ACA, as long as that happens before July 1, 2014.

The next open enrollment period begins November 15, 2014 and runs through February 15, 2015.

That will be the next opportunity for anyone who missed the deadline this year and doesn't qualify for special enrollment.