



# Health Insurance for Peace of Mind

## Special Enrollment Period

Here's what you should know about enrolling in health coverage outside of the annual Open Enrollment period.

### **WHAT IS A SPECIAL ENROLLMENT PERIOD (SEP)?**

- An **SEP** is a time outside of the yearly **Open Enrollment (OE) period** when Georgians can enroll in or change their health coverage due to a change in circumstance, referred to as a Qualifying Life Event (QLE).
- Consumers can only enroll or change coverage on Georgia Access during an SEP if they **experience a QLE**.
- There is a limited timeframe to enroll in coverage. Depending on the type of QLE, consumers have **either 60 or 90 days before or after the event occurs to enroll in coverage**.

### **WHAT ARE QUALIFYING LIFE EVENTS (QLEs)?**

The following are QLEs that make consumers eligible for an SEP.

- Losing existing health coverage, including job-based coverage, individual, and student plans
- Losing eligibility for Medicaid, PeachCare for Kids®, or Medicare
- Turning 26 and losing coverage through a parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Experiencing a death in the family
- Changes in income
- Changes in residence including moving to a new ZIP code, moving to Georgia from another state, a student moving to/from the place they attend school, a seasonal worker moving to/from the place they live and work, moving to/from a shelter/transitional housing
- Gaining membership in a federally recognized tribe
- Gaining a qualifying immigration status
- Leaving incarceration
- Starting or ending AmeriCorps service

### **HOW DO I APPLY FOR AN SEP?** There are several enrollment options available to help you apply for an SEP.



Agents



Web Brokers



Georgia Access  
Consumer Portal



Insurance  
Companies



Local Assisters

 **Verification:** You may be required to submit documentation to verify your QLE (e.g., a birth certificate for a new child.)

 **Coverage Effective Dates:** The start date of SEP coverage depends on the QLE. For some QLEs (e.g., changes in residency or immigration status) coverage begins on the first day of the month after the event occurs. For other QLEs (e.g., marriage, divorce, birth) coverage starts on the date the event takes place.



To learn more about QLEs and verification documents, visit the [Georgia Access website](#).

## Contact Us

January 7, 2026



**Georgia Access Contact Center:** 888-687-1503 TTY Line 711

**Hours:** Monday – Friday: 8 AM – 5 PM ET (Excluding Holidays)

**Website:** <https://georgiaaccess.gov/am-i-eligible/special-enrollment-periods/>