



[Health Insurance](#)

The New COVID-19 Special Enrollment Period: Everything you Need to Know



By [healthsherpa](#)

The Biden-Harris administration [has recently announced](#) a new Special Enrollment Period (SEP) where all eligible residents can sign up for health coverage from February 15 to May 15—and they don't need a Qualifying Life Event to do so. We'll explain the details and how to sign up.

How does this new COVID-19 Special Enrollment Period work?

Usually, consumers can apply for a plan at two times of the year:

1. During the annual Open Enrollment Period, generally 11/1-12/15

2. During the Special Enrollment Period, 12/16 – 10/31, where consumers typically need a [Qualifying Life Event](#) such as losing their employer coverage, having a child, or moving in order to enroll in a Marketplace plan.

During this new COVID-19 Special Enrollment Period, anyone can enroll in a Marketplace health plan (aka an Obamacare plan or Affordable Care Act plan), without a Qualifying Life event. If you missed the last Open Enrollment Period, you now have a second chance to get coverage.

Consumers will not need to provide any documentation (e.g., loss of a coverage through a job, birth of a child, etc.), which is typically required for eligibility outside of the annual Open Enrollment Period.

When is the COVID-19 Special Enrollment Period?

In the 36 states that use the Federal Marketplace, it runs from **February 15, 2021 – May 15, 2021**.

The states that operate their own exchanges will have separate enrollment dates. Here are the states who have announced enrollment dates so far:

- California: February 1st to May 15th
- Colorado: February 8th to May 15th
- *Connecticut: February 15 to March 15th
- District of Columbia (DC): February 15th to May 15th
- *Maryland: Now through May 15th
- Massachusetts: Now through March 23rd
- Minnesota: February 16th through May 17th
- Nevada: February 15 to May 15th
- New Jersey: Now through May 15th
- *New York: Now through March 31st
- Pennsylvania: February 15th through May 15th
- Rhode Island: Now through May 15th
- *Vermont: February 16th to May 14th
- Washington: February 15th to May 15th

*In Connecticut, New York, Maryland, and Vermont, only uninsured people are allowed to enroll during this Special Enrollment Period, so you won't be able to switch plans if you're already enrolled. In other states, you can switch plans as well.