Did I miss my chance to enroll in healthcare coverage?

If you are enrolling in Medicaid, you can apply <u>ANYTIME</u>, all year round, for you and your family. For more information about Medicaid, go to your local Income Support Division office, call **1-888-997-2583**, or visit www.hsd.state.nm.us to apply online.

If you are enrolling in the Exchange, the open enrollment window for 2016 healthcare coverage closed on January 31, 2016. However, if you did not sign up for coverage, you may still have options.

You may qualify for a Special Enrollment Period – If you have a life change, special circumstances, or problems during the application process, you may be able to enroll into an Exchange plan outside of the open enrollment period. These circumstances include:

- Loss of healthcare coverage
- Marriage or domestic partnership
- Birth of a child, adoption, or placement in foster care
- Native Americans can apply and enroll in Exchange coverage any time during the year.
- Becoming a citizen, national, or lawfully present individual
- For those already enrolled in a qualified health plan, becoming newly eligible or ineligible for tax credits; or eligible for a different amount of cost sharing reductions
- Permanent move to NM, or permanent move from one county to another within NM
- Exchange staff or contractor enrollment error
- Healthcare Guide misconduct
- Qualified Health Plan violated a provision of its contract
- Other exceptional circumstances, as defined by HHS.

To find out if you qualify for special enrollment, contact the Exchange at **1-855-996-6449** or visit **www.bewellnm.com**.

The next Exchange open enrollment period is November 1, 2016 – January 31, 2016

Important: If you don't have coverage for more than three months of the year, you may have to pay a tax penalty unless you receive an exemption from the penalty.