

Health Insurance Access After Life Changes: Options for Those Recently Married, New Parents, or Unemployed

Even though the official Open Enrollment period for health insurance has ended, there's still a pathway to securing health insurance coverage.

ORLANDO, FLORIDA, USA, May 29, 2024 /EINPresswire.com/ -- Even though the official Open Enrollment period for health insurance has ended, there's still a pathway to securing coverage. Life has a way of surprising us—be it through joyous occasions like marriage or the birth of a child or challenging times like job loss or moving to a new home. These significant life moments can open the door to new enrollment opportunities for health insurance.

The Special Enrollment Period (SEP) is critical for those who may have missed the Open Enrollment deadline or undergo life changes such as marriage, childbirth, relocation, or loss of other health coverage. These qualifying events grant eligibility for SEP, ensuring that individuals and families can secure health insurance coverage that meets their needs and budget.

With an alarming number of Floridians still lacking health insurance, organizations such as Covering Central Florida are available to reduce this figure. The non-profit organization boasts a team of certified, licensed, and seasoned Navigators committed to simplifying the process of understanding and selecting the best options within the [Florida Health Insurance Marketplace](#). If you're outside Central Florida, other partner organizations across the state can provide information and local assistance.



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Individuals have a 60-day window from the date of their qualifying life event to apply for or change their health insurance through the SEP. Examples of qualifying events include but are not limited to getting married, having a baby, adopting a child, moving to a new area that offers different health plan options, a change in immigration status, or losing other health coverage due to job loss, divorce, or expiration of COBRA benefits. Documentation to prove the occurrence of such an event may be required during the application process.



Open Enrollment 2024

Navigators from Covering Central Florida leverage their expertise and ongoing training from the Centers for Medicare and [Medicaid Services](#) (CMS) to guide consumers through the SEP process. They offer invaluable assistance on various insurance topics, including Advanced Premium Tax Credits, Cost Sharing Reductions, and navigating through the myriad of insurance plan options. Whether through virtual or in-person meetings, assistance is readily available to navigate the complexities of the Health Insurance Marketplace.

For those who still need to enroll in health insurance, the Covering Central Florida Marketplace Navigator Project is here to help. Coverage details, eligibility for the Special Enrollment Period, and scheduling appointments can be accessed by visiting www.Coveringcfl.net or calling 1-877-564-5031. Covering Central Florida navigators work for the Primary Care Access Network (PCAN), a 501c3 non-profit organization located in Orlando, Florida. All services provided by the organization's Navigators are offered free of charge. Navigators are certified by the Centers for Medicare and Medicaid Services (CMS), licensed by the State of Florida, and must pass a Federal Background Check.

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