

**From the Desk of**

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## **Health Reform Questions - Enrolling in the Health Insurance Marketplace**

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**Question: My employer is having its open annual enrollment in a few weeks for its health coverage effective on July 1, 2014. If I do not enroll in my employer's health coverage effective July 1, 2014 and voluntarily drop it, can I then enroll in health coverage on the Health Insurance Marketplace because of a loss of coverage?**

**Answer: No. If you voluntarily drop your employer sponsored coverage or lose it because you did not pay the premium, you do not qualify for a special enrollment period for a loss of coverage.**

This means you will not be able to get covered through the Marketplace until the next open enrollment Period in November 2014, with coverage starting January 1, 2015.

To be considered a loss of coverage for a special enrollment period to apply, you must lose health coverage because you quit your job, had a reduction of hours or are laid off. In other words, you lost eligibility for the employer health coverage.

The annual open enrollment period for 2015 is set to begin November 15, 2014 and extend through February 15, 2015. Coverage will be effective January 1, 2015 only for applications received by December 15, 2014.