

Get Covered with Quality, Affordable Health Insurance

If you missed open enrollment, you could still get covered.

The Health Insurance Marketplace offers high-quality, affordable health insurance plans to Missourians. Although the Open Enrollment Period for 2022 is over, many people can qualify to enroll or change their current Marketplace plan during a Special Enrollment Period. A Special Enrollment Period is a time outside of Open Enrollment when some people can enroll in or change an insurance plan in the Marketplace.

Qualifying Life Events

To qualify for a Special Enrollment Period to get covered or make changes to your existing 2022 Marketplace plan, you must have a **qualifying life event**. These are big events in your life that may allow you to enroll in a health insurance plan outside of the annual Open Enrollment Period. These include:

Losing Your Health Insurance

Losing job-based coverage, losing individual health coverage for a plan or policy you bought yourself, losing eligibility for Medicaid or CHIP, losing eligibility for Medicare, losing coverage through a family member

Change in Your Household

If you got married or divorced, or legally separated, had a baby, adopted a child, or placed a child for foster care, or if the previous policyholder died.

Change in Residence

Moving to a new ZIP code or county, moving to or from the place where you attend school, moving to or from a shelter or transitional housing, moving due to seasonal work

Qualifying Income

If your income is less than or equal to 150% of the Federal Poverty Level (\$19,320 per year for an individual or \$32,940 per year for a family of three)

Other Reasons

Change in income, leaving incarceration, becoming a U.S. citizen, starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member

You Were Impacted by COVID-19

If you were unable to sign up by January 15, 2022 due to the COVID-19 pandemic (for example, if you were in the hospital), you can possibly get extra time using an Exceptional Circumstances special enrollment period.

Get Free Help Signing Up

Show Me Coverage has trained, certified health insurance Navigators at more than 150 locations across the state of Missouri. These Navigators can work with you in-person or over the phone to help you learn about your coverage options, find financial help to lower your costs and help you sign up.

Find free in-person help from Show Me Coverage by visiting showmecoverage.org or call (800) 891-7350.