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**Need Health Insurance? 'Special Enrollment Periods' Qualify Some to Enroll in Coverage Now**

**Uninsured North Carolinians who experience a qualifying life event may be eligible to enroll in quality, affordable health coverage before ACA enrollment re-opens in November**

The Affordable Care Act's third open-enrollment period ended Jan. 31, but some uninsured North Carolinians can still get coverage before enrollment reopens in November. Any uninsured consumer who experiences a qualifying life event can enroll in health coverage – right away – through the Health Insurance Marketplace through a “special enrollment period.”

Any of the following events could qualify an uninsured consumer to enroll in coverage through a special enrollment period:

- Moving outside of your coverage area
- Loss of current health coverage (for example, due to turning 26 years old or losing job-based coverage)
- Marriage or divorce
- The birth or adoption of a child
- A change in immigration status
- Problems or interruptions with your Marketplace coverage
- Other life-changing events

“We encourage North Carolinians who experience qualifying life events to utilize this opportunity to get covered instead of waiting until the next open enrollment,” said Jennifer Simmons, North Carolina Navigator Consortium Project Director. “In-person assisters are available across the state to answer consumers’ questions and help them make the best coverage decisions.”

“While the Affordable Care Act has helped over 613,000 North Carolinians get the peace of mind that comes with quality, affordable health coverage, special enrollment periods can help thousands more enroll right now,” said Sorien Schmidt, North Carolina Director for Enroll America. “Any uninsured consumer who thinks they have experienced a qualifying life event should act immediately – log on to [healthcare.gov](http://healthcare.gov) or schedule a time with an enrollment assister and find out what your options are to protect yourself and your family.”

Use the screener on [HealthCare.gov](http://HealthCare.gov) to see if you qualify for a special enrollment period. ([www.healthcare.gov/screener](http://www.healthcare.gov/screener))

Individuals generally have 60 days from the date of the event to enroll in coverage. North Carolinians who have experienced a qualifying life event should report the change right away to the Marketplace by visiting [healthcare.gov](http://healthcare.gov) or calling 1-800-318-2596. To prevent a gap in coverage, consumers can report certain life changes in advance, such as a move or loss of coverage. Anyone with questions can also sit down with a free, in-person enrollment assister that can walk them through the enrollment process and make sure they’re selecting the best plan for their needs and budget. To schedule an appointment, North Carolinians should call 1-855-733-3711 (toll-free) or visit [gcaconnector.org](http://gcaconnector.org).

Across North Carolina, Legal Aid of North Carolina and Enroll America are working with volunteers and community organizations to ensure North Carolinians know about special enrollment periods and what it can mean for their coverage options if they experience a qualifying life event before open enrollment begins on November 1.

And for many North Carolinians, coverage is truly affordable. That’s because financial help is still available to lower their monthly premiums, just as it was during the recent open enrollment period.

Those who don't have health insurance in 2016 may face a fine of \$695 or 2.5% of their income – whichever is greater. And that's on top of having to pay out of pocket for routine medical care and unexpected emergencies. So uninsured North Carolinians who experience a qualifying life event shouldn't delay or risk paying high medical bills when they can have quality, affordable health insurance that will cover the essentials and protect them from the unexpected.

The NC Navigator Consortium is a group of 14 health care, social service and legal aid organizations that helps North Carolina consumers enroll in affordable health insurance plans through the Affordable Care Act. The consortium is led by Legal Aid of North Carolina, a statewide, nonprofit law firm that provides free civil legal aid to low-income North Carolinians. Members of the consortium are Access East, Capital Care Collaborative, Cape Fear HealthNet, Care Ring, Council on Aging of Buncombe County, Cumberland HealthNet, HealthCare Access, HealthNet Gaston, Legal Services of Southern Piedmont, MDC, Partnership for Community Care, Pisgah Legal Services and United Way of Greater Greensboro.

Enroll America is the nation's leading health care enrollment coalition. An independent nonprofit, nonpartisan organization, Enroll America works with more than 6,700 partners in all 50 states to create cutting-edge tools, analyze data, inform policy, and share best practices in service of its mission: maximizing the number of Americans who enroll in and retain health coverage under the Affordable Care Act.

**Dr. Ronald W. Benfield Welcomes Patients at Newly Opened McLeod Orthopaedics Cheraw**

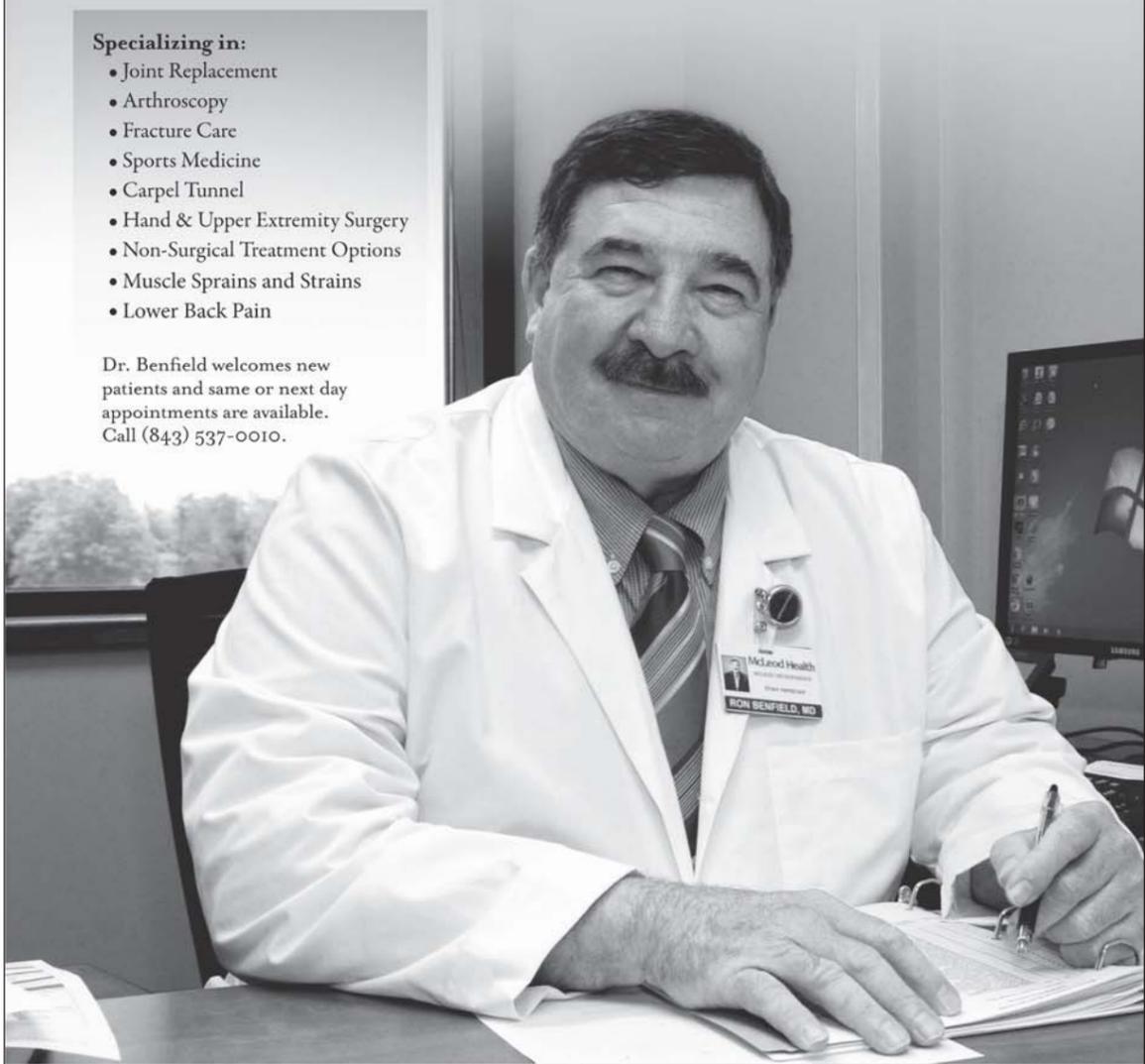
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