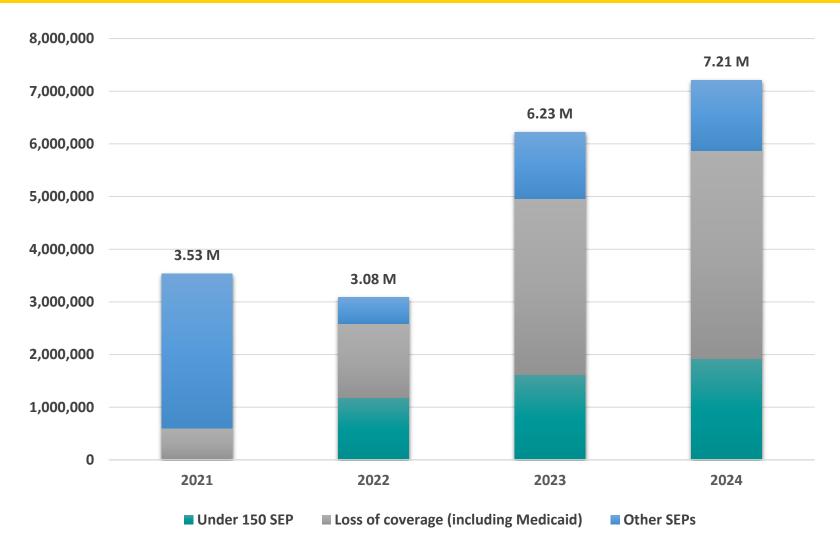
## Total new Special Enrollment Period (SEP) plan selections in HealthCare.gov states, plan years 2021-2024



Notes: Marketplace enrollment fluctuates during any given plan year as consumers may terminate their coverage if they gain access to coverage through their job, Medicare, Medicaid, or Children's Health Insurance Program (CHIP), etc. While not reflected in the data here, SEPs are also used by Marketplace enrollees to change to a different plan during the year, if necessary. For example, if someone gains a dependent through birth, adoption, or marriage and needs to adjust their coverage.

Consumers may be eligible for multiple SEPs. When this happens, the Marketplace eligibility logic applies the SEP type that is most advantageous to the enrollee and provides the earliest coverage start date in an effort to prevent coverage gaps.