**Section 4500.180 Annual Open Enrollment and Special Enrollment Periods**

a) During the annual open enrollment period, any qualified individual may enroll in a QHP, including an SADP, and any enrollee may change QHPs.

1) Unless provided otherwise under subsection (a)(2), the annual open enrollment period begins November 1 of the calendar year before the benefit year and extends through January 15 of the benefit year. (see 45 CFR 155.410(e)(4))

2) For plan years beginning on or after January 1, 2026, the Illinois Exchange may provide a longer annual enrollment period that begins on November 1 of the calendar year before the benefit year and extends through a date later than January 15 of the benefit year if the Illinois Exchange provides advance public notice on its website at least 120 days before the first day of the period.

b) For QHP selections that the Exchange receives during the annual open enrollment period, coverage must be effective as provided in 45 CFR 155.410(f)(3)(i).

c) If the qualified individual or enrollee experiences a triggering event for a special enrollment period, the qualified individual may enroll in a QHP and an enrollee may change QHPs as provided in 45 CFR 155.420.

d) For QHP selections received during a special enrollment period for a plan year when Illinois operates a State-based Exchange on the Federal Platform, coverage must be effective as provided in 45 CFR 155.420(b)(1), (b)(2), (b)(4), and (b)(5).

e) An applicant has the right to appeal a determination related to eligibility for an enrollment period as provided in 45 CFR 155, Subpart F.

f) For plan years when Illinois operates a State-based Exchange on the Federal Platform, the Illinois Exchange will rely on HHS to perform all eligibility and enrollment functions, including related appeals.

(Source: Added at 49 Ill. Reg. 420, effective December 26, 2024)