

# QUALIFYING EVENTS

A Qualifying Life Event is a change in your life that can make you and/or your dependents eligible for a Special Enrollment Period to make changes to your coverage. In most circumstances, you'll have 30 days following your qualifying life event or special circumstance to choose and enroll in a policy. As part of this process, you may need to verify your qualifying life event or special circumstance through documentation.

The following are examples of common events.

- **the birth or adoption of a child**
- **marriage (and divorce, if the exchange or insurer counts it as a qualifying event)**
- **loss of other coverage (as long as the coverage you're losing is considered minimum essential coverage)**
- **a permanent move to an area where different health plans are available (as long as you already had coverage prior to the move)**
- **a change in income that changes your subsidy eligibility (only applies if you already have coverage through the exchange)**
- **an increase in income that moves you out of the Medicaid coverage gap**
- **a grandfathered or grandmothered plan's non-calendar-year renewal**
- **becoming a US citizen or lawfully present resident**

You may qualify if you've experienced any of these events. However, you must make your enrollment change within 30 days of the event by submitting to Human Resources the required documentation. If you do not fulfill the enrollment requirements within 30 days, you will have to wait until the next open enrollment period to make new elections. This page contains the most common examples of QLEs. This is not intended to be an exhaustive list, and does not contain examples for every available QLE situation.