Qualifying Events

Certain **Life Events** allow you to enroll _outside_ of the Annual Open Enrollment Period dates. During the application process you will be asked questions to determine your eligibility, which may open a "Special Enrollment Period". You will need to provide documentation to prove your Qualifying Event. Special enrollment periods last **60 days from the date of the qualifying event**.

Examples include:

➢ **Permanent Move** (to a new area that offers different health plan options, and _only_ if you had minimum essential coverage for at least 1 day within the 60 days before your move)

➢ **Losing other Health Coverage** (i.e. due to a job loss, divorce, aging off a parent's plan, loss of eligibility for Medicaid, _expiration_ of COBRA coverage or a health plan being decertified)

➢ **Change in Household Size** (i.e. Marriage, Divorce, Death, Adoption, Birth, Placement of a child)

➢ **Becoming a U.S. Citizen**

➢ **Getting out of jail**

➢ **Gaining access to a Health Reimbursement Arrangement (HRA) through an Employer**

➢ **Income changes that result in being _newly_ eligible for Tax Credits**

➢ **Income at or below 250% FPL eligible to newly enroll in a Cascade Silver or Gold plan**

➢ **For people already enrolled in Marketplace coverage:** Having a change in income or household status that affects *eligibility* for premium tax credits or cost-sharing reductions, reconciling tax credits with IRS...

➢ **Members of federally recognized Indian tribes and Alaska Native shareholders can enroll in Marketplace coverage any time of year** and can change plans as often as once a month

➢ **Medicaid-eligible (low income) residents can enroll any time**

Does <u>Not</u> Count as a Qualifying Event:

o Voluntarily stopping other health coverage
o Being terminated for not paying your premiums
o Losing coverage that does not meet "Minimum Essential Coverage"
o Finding out your doctor is not in the network for your insurance plan

In these situations, you will need to wait for the next open enrollment period to enroll in a health plan