

Qualifying Life Events

Quali	fying Life Events	Definition	Application Submission
<u></u>	Loss of Minimum Essential Coverage	Loss of Minimum Essential Coverage on another health plan as a result of death, loss of dependent status (you turned 26) or because the health plan stopped offering benefits	Within 60 days of coverage loss
Ŏ	Marital status change	MarriageDivorce (if losing coverage)	Within 60 days of event
÷	New addition	Birth, adoption, placement for adoption or provisional custody	Within 60 days of event, which begins the date of the marriage, birth, adoption, legal placement for adoption or mandate granting legal or provisional custody of a child or grandchild
	Losing coverage at work	If you lose your employer coverage or employer contributions, or coverage no longer meets affordability requirements of federal law	Within 60 days after other coverage ends (or after employer stops contributing toward other coverage)
	Moving	Permanent move to an area not served by your current health plan	Within 60 days of event
	Pre-ACA plan doesn't meet Qualified Health Plan requirements	Your existing plan does not meet minimum Qualified Health Plan requirements	Within 60 days of event
Ţ	COBRA expiration	If COBRA was elected and has expired	Within 60 days of event