

Qualifying Life Events

Enrollment in an individual plan can only be done during annual open enrollment periods unless you experience one of the following:

- Marriage
- Having a baby
- Adopting a child or placing a child for adoption or foster care
- Moving outside your insurer's coverage area
- Losing other health coverage—due to losing job-based coverage, divorce, COBRA expiration, aging off a parent's plan, losing eligibility for Medicaid or CHIP and similar circumstances.

Important: Voluntarily ending coverage (i.e. not paying premium) doesn't qualify you for a special enrollment period. Neither does losing coverage that doesn't qualify as minimum essential coverage.

- Gaining citizenship
- Leaving incarceration
- Gaining status as member of an Indian tribe. Members of federally recognized Indian tribes can sign up for or change plans once per month throughout the year.

For people already enrolled through the Federal Marketplace coverage:

Having a change in income or household status that affects eligibility for premium tax credits or cost-sharing reductions is also considered a qualifying event.

If any of these apply to you, please contact us and we can assist you.