

# Qualifying life events

## What, exactly, is a qualifying life event?

A qualifying life event is a big life-changing situation — sometimes planned, sometimes unexpected — that can impact you and your health insurance. Experiencing a significant life change may allow you to change your health plan outside of the annual enrollment period (also called open enrollment).

Qualifying life events include (but are not necessarily limited to):

- Getting married
- Getting divorced
- Having or adopting a baby
- Death of someone who shares your health plan
- Moving to a new area
- Earning U.S. citizenship
- Turning 26
- Turning 65
- Experiencing a shift in employment status
- Loss of health insurance

**\*Changes to benefits can occur if you submit your request for change within 30 days of the life event.**

## Special Enrollment Periods

Sometimes Special Enrollment Periods (SEPs) may be offered for other qualifying reasons, such as natural disaster relief or pandemic relief.

Due to the public health emergency (PHE) that has been in place during the COVID-19 pandemic, Medicaid renewal has been on hold for over 2 years. If you are asked to renew or recertify your Medicaid (also called redetermination) and you lose your Medicaid coverage, you may qualify for a Special Enrollment Period (SEP).

If your change during the year is a result of the loss of eligibility or enrollment in Medicaid, Medicare, or state health insurance programs, you must submit the request for change within 60 days.

## If you experience a qualifying life event, sign up right away!

In most situations, you'll need to make changes to your health plan within a specific time frame of the qualifying life event.

- Changes can most often be made 30 days after the qualifying life event.
- Missing this deadline could mean having to wait until the next open enrollment, which could be as long as a year.

If you've experienced a qualifying life event, check your plan materials, contact your benefit coordinator at [kpopham@edkey.org](mailto:kpopham@edkey.org) or human resources at [humanresources@edkey.org](mailto:humanresources@edkey.org).