

WHAT IS A QUALIFYING LIFE EVENT (QLE)

The Affordable Care Act regulates when individuals can purchase health insurance coverage throughout the year from the federally facilitated to state-based Marketplace exchanges. A change in your situation — like getting married, having a baby, or losing health coverage — can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.

There are four basic types of events defined by the federal government as a Qualifying Life Event. (The following examples were provided by the U.S. Centers for Medicare & Medicaid Services. Please visit HealthCare.gov for a full list.)



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LOSS OF



HEALTH COVERAGE

- Loss of existing health coverage, including job-based, individual, and student plans
- Losing eligibility for Medicare, Medicaid, or CHIP
- Turning 26 and losing coverage through a parent's plan

CHANGES IN



HOUSEHOLD

- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

CHANGES IN



RESIDENCE



- Moving to a different ZIP code or county
- A student moving to or from the place they attend school
- A seasonal worker moving to or from the place they both live and work
- Moving to or from a shelter or other transitional housing

OTHER



QUALIFYING EVENTS

- Changes in your income that affect the coverage you qualify for
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- Becoming a U.S. citizen
- Leaving incarceration (jail or prison)
- AmeriCorps members starting or ending their service