

QUALIFYING LIFE EVENTS

AN OVERVIEW OF LIFE EVENTS THAT QUALIFY/DO NOT QUALIFY VERMONTERS TO ENROLL IN HEALTH PLANS OFFERED BY VERMONT HEALTH CONNECT.

Major [life events](#), or a change in household income, may change your eligibility for healthcare programs and [financial help](#) through Vermont Health Connect. Some life changes let you have a Special Enrollment Period (SEP). This is the only time you can sign up for new coverage or change plans outside of Open Enrollment.

In addition to the standard list of life events below, special enrollment periods can be granted under additional exceptional circumstances. If you have any questions or need to [change an existing application](#), please call Customer Support toll-free at 1-855-899-9600.

Find a category that fits your situation to see if you qualify for a Special Enrollment Period. Each life event includes what you need to do, when you need to action, and when new health coverage would take effect.

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KEY TERMS DEFINED

Plan Confirmation: The date when Vermont Health Connect confirms that you are enrolled in a health insurance plan. This happens after you apply, choose a plan, and confirm that you have signed up for a health insurance plan.

Plan Effective Date: the date when the health insurance plan and its benefits start. For example, if a plan has an effective date of February 1, it means coverage begins on that date. However, you [must pay the premium](#) for your coverage to start.

Open Enrollment Rules and Ongoing Enrollment Opportunities

Open Enrollment runs each year from November 1 through January 15. To enroll in a health insurance plan any other time, you must meet certain rules. If you do, you get a Special Enrollment Period. Some kinds of Special Enrollment Periods are for certain life events. This includes marriage, divorce, having or adopting a child, or losing health care.

You can enroll in or change a Qualified Health Plan **any time** during the year **IF**:

- Your household income is at or below 200% of the Federal Poverty Level **AND**
- You meet the rules to get financial help (subsidies) to pay for the plan.

When will your coverage start?

- Must confirm plan by the 15th of the month -
 - Coverage starts the 1st of the next month.
- Applicants who confirm their plan from the 16th of the month to the end of the current month -
 - Coverage starts the 1st day of the second following month.

Example:

Plan Confirmation: August 20

Plan Effective Date: October 1

Loss of Coverage

The Affordable Care Act is the federal health insurance law. It says what health insurance plans must cover. To meet the law, plans must offer certain things called minimum essential coverage. Examples of plans that meet this are:

- Marketplace plans;
- Employer-Sponsored Insurance;
- Medicare;
- Medicaid and Dr. Dynasaur

Did anyone in your household lose health coverage from a plan with minimum essential coverage? If it happened in the last 60 days, you may get a Special Enrollment Period. You can apply up to 60 days before or after the coverage ends. Did you lose the coverage because of domestic violence? Call 855-899-9600 and then apply within 60 days of the call.

You can choose when your new coverage starts based on the following rules:

1. If you choose your new plan before the old one ends - the new plan starts the 1st day of the month after your old plan ends.

Example 1 (Reported in Advance): Health Insurance Loss- March 31

60 Day Advance Sign Up Period: Jan 30 – March 30

Special Enrollment Period: Jan 30 – May 29

Plan Confirmation: March 31

Plan Effective Date: April 1

2. If you choose your new plan within 60 days after your old plan ended – the new plan starts the 1st day of the month after your old plan ended:

Example 2 (Default): Health Insurance Loss - March 31

60 Day Advance Sign Up Period: Jan 30 – March 30

Special Enrollment Period: Jan 30 – May 29

Plan Confirmation: April 30

Plan Effective Date: April 1

3. If you choose your new plan within 60 days after your old plan ended, and ask to start the new plan later – the new plan will start the 1st day of the month after plan confirmation:

Example 3 (Delayed Option): Health Insurance Loss - March 31

60 Day Advance Sign Up Period: Jan 30- March 30

Special Enrollment Period: Jan 30-May 29

Plan Confirmation: April 20

Plan Effective Date: May 1

Life Event	Plan Types & Enrollment Information
Loss of affordable employer-sponsored health insurance (ESI) that provided Minimum Essential Coverage (MEC)	<ul style="list-style-type: none"> • Job loss or job change • Expiration of COBRA or VIPER • Employer assistance or government subsidies for COBRA ceases entirely • Employer dropped coverage • Expiration of hardship exemption • ESI becomes unaffordable or stops providing MEC
Loss of government-sponsored health plan	<ul style="list-style-type: none"> • Medicaid or Dr. Dynasaur • VA benefits or TRICARE • Peace Corps
Loss of a student health plan that provided Minimum Essential Coverage (MEC), due to:	<ul style="list-style-type: none"> • Graduation • Transferring to another college • Leaving school prior to graduation <p style="text-align: center;"><i>Contact the college if you aren't sure if the plan provided MEC or not.</i></p>
Dependent child ages off parent's policy	<p>Note: Only the dependent losing coverage gets a Special Enrollment Period (SEP); other household members do not qualify for an SEP. After turning 26, dependents can stay on a parent's health plan through the end of the year or until the family experiences a Special Enrollment Period, whichever happens first. Permanently disabled dependents may remain on parent's plan after age 26.</p>
Child ages out of foster care (Age 18 or 19, depending on program)	<p>Note: The household gets a Special Enrollment Period (SEP) to add a dependent who aged out of foster care, if the dependent is no longer eligible for foster care health coverage by the state.</p>
Loss of Minimum Essential Coverage (MEC) due to divorce, annulment, dissolution of civil union or being a victim of domestic violence	<p>Note: Spouse losing coverage gets an SEP; spouse remaining on policy gets eligibility redetermination but does not get an SEP unless they have another life change on this list.</p>

Change in Household Members

Your household is you, your spouse if you're married, and your tax dependents. Household income counts the income of all household members, even those who don't need insurance. Changes in household size can change what financial help you can get.

Life Event	Additional Information and Coverage Start Date
<p>Marriage</p> <p>Note: Requires that applicant or spouse had health coverage or lived in a foreign country or a county that does not offer Qualified Health Plans, for at least 1 day during the 60 days prior to the Marriage.</p>	<p>Apply within 60 days from date of marriage.</p> <p>Coverage Start Date: First of the month following plan confirmation</p> <p>Example:</p> <p>Date of Marriage: April 10 Special Enrollment Period: April 10 – June 8 Plan Confirmation: May 20 Plan Effective Date: June 1</p>
<p>Household member becomes pregnant.</p> <p>Requirements for SEP:</p> <ul style="list-style-type: none"> • New enrollees only (existing enrollees may not change plans). • Pregnant person must attest to pregnancy and enroll in coverage. • Qualifying household members (i.e., spouse and other children) may also enroll. 	<p>Coverage Start Date: First of the month following plan confirmation</p> <p>Example:</p> <p>Pregnancy reported: April 23 Special Enrollment Period: Pregnancy reporting date up to date of birth. Plan confirmation: April 27 Plan Effective date: May 1</p>
<p>Birth or adoption</p> <p>Note: VT law gives newborns 60 days of free health coverage on their parent's plan. Starting on day 61, there is a monthly premium change to include the newborn on the plan.</p> <p>***There is a specific process for this based on which start date the parent chooses***</p>	<p>Apply within 60 days from date of birth/adoption.</p> <p>Coverage Start Date:</p> <ul style="list-style-type: none"> • Retroactive to date of birth or adoption; billing is pro-rated. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Must confirm plan by the 15th of the month to have coverage by the 1st of the next month. Applicants who confirm from the 16th to the last day of the month get coverage starting on the first day of the second following month. <p>Examples:</p> <p>Child Born: April 4 Special Enrollment Period: April 4 – June 2 Plan Confirmation: April 5 Plan Effective Date: April 4 Premium Effective Date: June 3</p> <p style="text-align: center;">OR</p> <p>Child Born: April 4 Special Enrollment Period: April 4 – June 2 Plan Confirmation: May 5 Plan Effective Date: June 1</p>
<p>Adoption – through foster care program</p>	<p>No action needed - Child remains enrolled in public health plan.</p>
<p>Gaining a dependent or becoming a dependent through a child support order or other court order</p>	<p>Apply within 60 days from date of court order.</p> <p>Coverage Start Date: The court ordered effective date</p> <p>Example:</p>

	Court Order Issued: April 10 Court Ordered Coverage Date: May 2 Special Enrollment Period: May 2 –June 30 Plan Confirmation: May 4 Plan Effective Date: May 2
Losing a household member through divorce, legal separation, or death	Apply within 60 days from date of divorce, legal separation, or death. Coverage Start Date: First of the month following plan confirmation Example: Qualifying Event: June 4 Special Enrollment Period: June 4 –August 2 Plan Confirmation: June 5 Plan Effective Date: June 5

Change in Income

If you have a Marketplace plan and your income changes, report it right away (you must update your application as soon as information changes). You may get a Special Enrollment Period when you can change your plan. What kind and how much financial help you can get may change.

Life Event	Additional Information and Coverage Start Date
Change in income for currently enrolled customers If change in income results in: <ul style="list-style-type: none"> Newly eligible for Advanced Premium Tax Credits (APTC): <i>qualifies for a Special Enrollment Period (SEP)</i> Newly ineligible for APTC: <i>qualifies for a Special Enrollment Period (SEP)</i> Change in cost-sharing reduction (CSR) tier 	Note: <u>Must be an enrolled customer to qualify</u> Coverage Start Date: Must confirm plan by the 15 th of the month to have coverage by the 1 st of the next month. Applicants who confirm from the 16 th to the last day of the month get coverage starting on the first day of the second following month. Examples: Income Change Occurs: May 5 Special Enrollment Period: May 5 – July 3 Plan Confirmation: May 5 Plan Effective Date: June 1 Income Change Occurs: May 5 Special Enrollment Period: May 5 – July 3 Plan Confirmation: June 22 Plan Effective Date: August 1

Move to Vermont

Some people newly moving to VT may qualify for a Special Enrollment Period. Look at the 60 days before the person moved to Vermont. They or their spouse must have had insurance coverage for at least 1 day during that time. Did they live in a foreign country or a county that doesn't offer Qualified Health Plans? They may still qualify.

Life Event	Additional Information and Coverage Start Date
<p>Move to Vermont</p>	<p>New to VHC: May apply up to 60 days prior to moving to Vermont, or within 60 days from date of permanent move.</p> <p>Coverage Start Date: First day of the month after the effective date of the household member's move to Vermont, if plan confirmation is completed before the date of move to Vermont.</p> <p style="text-align: center;">OR</p> <p>Must confirm plan by the 15th of the month to have coverage the 1st of the next month. Applicants who select a plan from the 16th to the last day of the month receive coverage on the first of the second following month.</p> <p>Examples:</p> <p>Permanent Move: April 8 60 Day Advance Sign Up Period: Feb 7 – April 7 Special Enrollment Period: Feb 7 – June 6 Plan Confirmation: Feb 10 Plan Effective Date: May 1</p> <p>Permanent Move: April 8 60 Day Advance Sign Up Period: Feb 7 – April 7 Special Enrollment Period: Feb 7 – June 6 Plan Confirmation: May 19 Plan Effective Date: July 1</p>

Hardship Exemption

A hardship exemption is necessary for people aged 30 and older to purchase catastrophic health plan coverage on the marketplace. To do this, they must meet the rules for a hardship exemption. To find out more or apply, go to [Healthcare.gov](https://www.healthcare.gov) for more details.

Life Event	Additional Information and Coverage Start Date
<p>Hardship Exemption Approved:</p> <p>Special Enrollment Period (SEP) granted for individual to purchase a Catastrophic plan</p>	<p>Call 1-855-899-9600 within 60 days from date of federal exemption number being granted.</p> <p>Coverage Start Date: Must confirm plan by the 15th of the month to have coverage the 1st of the next month. Applicants who confirm a plan from the 16th to the last day of the month get coverage starting on the first of the second following month.</p> <p>Examples:</p> <p>Hardship Exemption Approved: May 5 Special Enrollment Period: May 5 – July 3 Plan Confirmation: May 10 Plan Effective Date: June 1</p>

Change in Legal Status

If your citizenship status changes or your incarceration status changes, please see below.

Life Event	Additional Information and Coverage Start Date
<p>Gaining:</p> <ul style="list-style-type: none"> • U.S. citizenship • Immigration status • Lawful presence status 	<p>New to VHC: Apply within 60 days from change in legal status.</p> <p>Previously on a VHC account: Call 1- 855-899-9600 within 60 days</p> <p>Coverage Start Date:</p> <ul style="list-style-type: none"> • Must confirm plan by the 15th of the month to have coverage the 1st of the next month. Applicants who confirm a plan from the 16th to the last day of the month get coverage starting on the first of the second following month. <p>Examples:</p> <p>Gain Citizenship: April 27 Special Enrollment Period: April 27 – June 25 Plan Confirmation: May 7 Plan Effective Date: June 1</p> <p>Gain Citizenship: April 27 Special Enrollment Period: April 27 – June 25 Plan Confirmation: May 17 Plan Effective Date: July 1</p>
<p>Release from incarceration (loss of Department of Corrections health coverage)</p> <p>Note: All household members get a Special Enrollment Period (SEP) to add the individual released from incarceration.</p>	<p>New to VHC: May apply up to 60 days prior to release from incarceration, or within 60 days from date of release from incarceration</p> <p>Coverage Start Date:</p> <ul style="list-style-type: none"> • First day of the month after the effective date of the household member’s release from incarceration if plan confirmation is completed before that date. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Must confirm plan by the 15th of the month to have coverage the 1st of the next month. Applicants who select a plan from the 16th to the last day of the month receive coverage on the first of the second following month. <p>Examples:</p> <p>Release from Incarceration: April 8 60 Day Advance Sign Up Period: Feb 7 – April 7 Special Enrollment Period: Feb 7 – June 6 Plan Confirmation: Feb 10 Plan Effective Date: May 1</p> <p>Release from Incarceration: April 8 60 Day Advance Sign Up Period: Feb 7 – April 7 Special Enrollment Period: Feb 7 – June 6 Plan Confirmation: May 19 Plan Effective Date: July 1</p>

American Indians and Alaska Natives

This includes members of federally recognized tribes and Alaska Native Claim Settlement Act (ANCSA) shareholders. They can sign up any time and can change plans up to once a month. Some benefits are available to members of federally recognized tribes and ANCSA shareholders.

Life Event	Additional Information and Coverage Start Date
<p>American Indians and Alaska Natives</p>	<p>New to VHC: Apply anytime. Indian Status (federally recognized tribe) allows enrollment anytime – 1 time per month.</p> <p>Coverage Start Date:</p> <p>Must confirm plan by the 15th of the month to have coverage the 1st of the next month. Applicants who complete plan confirmation from the 16th to the last day of the month receive coverage beginning on the first day of the second following month.</p> <p>Examples:</p> <p>Special Enrollment Period: Unlimited Plan Confirmation: June 11 Plan Effective Date: July 1</p> <p>Special Enrollment Period: Unlimited Plan Confirmation: June 21 Plan Plan Effective Date: August 1</p>

Ineligible for Medicaid

A qualified individual or a dependent applied for coverage during Open Enrollment or during a Special Enrollment Period and were found potentially eligible for Medicaid. After the enrollment period ended they were found not eligible for Medicaid.

Life Event	Additional Information and Coverage Start Date
<p>Being found ineligible for Medicaid</p>	<p>The individual must have been eligible for a SEP when they initially applied or applied during open enrollment. The individual was then found ineligible for Medicaid to qualify for this SEP. Simply being found ineligible for Medicaid does not grant this SEP.</p> <p>Coverage Start Date: First of the month following plan selection.</p> <p>Example:</p> <p>Determined Ineligible for Medicaid: June 4 Special Enrollment Period: June 4 – August 2 Plan Confirmation: June 5 Plan Effective Date: July 1</p>

Health Reimbursement Arrangements

Employers with less than 50 full-time employees may offer a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). Employers of any size may offer an Individual Coverage HRA (ICHRA). They are both offered by employers to pay employees back for their medical care expenses and premiums.

There are different steps for each type of offer when determining eligibility for and applying APTC. Please contact VHC Customer Support at 855-899-9600 for more information.

Life Event	Additional Information and Coverage Start Date
<p>Newly eligible for HRA or QSEHRA:</p> <p>Qualified individual and their dependents newly gain access to an individual coverage HRA or QSEHRA.</p> <p>The triggering event is the first day on which coverage for the qualified individual, enrollee, or dependent under the HRA/QSEHRA can take effect.</p>	<p>New to VHC: May apply up to 60 days prior to gaining access to an HRA/QSEHRA, or within 60 days from the date they gained access to an HRA/QSEHRA.</p> <p>Coverage Start Date:</p> <ul style="list-style-type: none"> • First day of the month after the HRA/QSEHRA coverage begins if plan confirmation is completed before that date. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • On the start date of HRA/QSEHRA coverage, if HRA/QSEHRA coverage begins the first day of the month, and if the plan confirmation is completed before that date. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • If the enrollment is made on or after the HRA/QSEHRA coverage begins, first of the month following plan confirmation <p>Examples:</p> <p>HRA/QSEHRA Coverage start date: April 8 60 Day Advance Sign Up Period: Feb 7 – April 7 Special Enrollment Period: Feb 7 – June 6 Plan Confirmation: Feb 10 Plan Effective Date: May 1</p> <p>HRA/QSEHRA Coverage start date: April 1 60 Day Advance Sign Up Period: Feb 7 – April 7 Special Enrollment Period: Feb 7 – June 6 Plan Confirmation: Feb 10 Plan Effective Date: April 1</p> <p>HRA/QSEHRA Coverage start date: June 4 Special Enrollment Period: June 4 – August 2 Plan Confirmation: June 5 Plan Effective Date: July 1</p>

Events that Do Not Grant Special Enrollment Periods

The following events are commonly cited but **do not** grant an SEP:

- Loss of coverage for not paying premiums, voluntary termination of a student health plan or VIPER or COBRA.
 - Except when employer contributions or government subsidies for COBRA completely stop – see “Loss of affordable employer-sponsored health insurance” above.
- Loss of coverage due to missing employer- sponsored open enrollment periods.
- Move to VT, MEC needs to be established prior to moving.