

QLE- SUPPORTING DOCUMENTATION

Qualifying Life Events (QLE) are life-changing situations that impact you and your health insurance. Experiencing a significant life change may allow you to enroll, add/remove dependents or make plan changes outside your employer's annual open enrollment period. Change requests including the required documentation must be submitted before the Enrollment Window closes. Requests received outside this window will be considered invalid and will not be processed.

QUALIFYING LIFE EVENT	QUALIFYING REASON	ENROLLMENT WINDOW	ELIGIBLE DOCUMENTATION
MARITAL STATUS CHANGE	✓ Marriage ✓ Divorce ✓ Legal Separation	Within 31 days following event	✓ Official or temporary Certificate ✓ Divorce decree signed by Judge ✓ Legal Separation decree
LOSS OF COVERAGE	✓ Loss of Employer – Based Coverage ✓ Loss of Parental Coverage or Aging Out ✓ Loss of Medicaid or CHIP Eligibility ✓ Expiration of COBRA Coverage	Within 31 days following event	✓ Termination letter from your previous insurance company showing termination reason and date ✓ *Voluntary termination of coverage does not qualify
CHANGE IN RESIDENCY	✓ Moving to a New State ✓ Change in zip code or County	Within 31 days following event	✓ Proof of Residency (dated utility bill, mortgage or lease documents)
CHANGE IN EMPLOYMENT STATUS	✓ Ending Employment ✓ Starting New Employment ✓ Change in Work Hours	Within 31 days following event	✓ Termination letter from employer or previous health plan or dated on-boarding notice confirming change in hours
DEPENDENT CHANGE	✓ Birth of Child ✓ Adoption including child(ren) acquired through marriage ✓ Court order ✓ Loss of Life	Within 31 days following event	✓ Birth Certificate or notarized birth record ✓ Adoption papers or placement for adoption Formal Court order or child support order ✓ Copy of Death certificate or public notice of death
OTHER	✓ Significant Change in income ✓ Gaining US Citizenship or Lawful Presence ✓ Leaving Incarceration ✓ Obtained coverage through Spouse's plan	Within 31 days following event	✓ Signed affidavit detailing your circumstances ✓ Naturalization Certificate or Certificate of citizenship ✓ Prison release papers