

Special Enrollment Period - Valid Documents Chart

PLEASE READ THIS DOCUMENT CAREFULLY
PROVIDING INVALID DOCUMENTS WILL RESULT IN DELAYS PROCESSING YOUR APPLICATION AND POSSIBLE WITHDRAWAL

What is a Special Enrollment Period?

A Special Enrollment Period (SEP) is a time during which an eligible person may enroll in a Qualified Health Plan or change from one plan to another because of a Qualifying Event (QE) such as:

- **Involuntary** loss of Minimum Essential Coverage (MEC) – QE# 1a, 1b, 1c, 1d, 1f, 1g
- Reaching maximum age for dependent coverage – QE# 1b
- Marriage – QE# 2
- Birth, placement for adoption, placement in foster care or gaining a court-ordered dependent – QE# 3
- Access to new individual plans due to permanent move or change in service area – QE# 1e, 1h, 6
- Non-calendar year expiration of coverage (coverage ends on a date other than December 31st) – QE# 7
- Other events as decided by the Health Insurance Marketplace – QE# 4, 5, 8

Note: If you have already enrolled in coverage using your current Qualifying Event and you want to make a plan change, you will need to wait for the next Open Enrollment period or until you experience a new Qualifying Event.

What is required to apply for coverage during a Special Enrollment Period?

A person applying for coverage as the result of a Qualifying Event **must** provide valid supporting documents showing that a Qualifying Event occurred within 60 calendar days of the date the application was received which:

- Caused the individual to lose Minimum Essential Coverage (such as aging off a policy or loss of employment), or
- Gain access to new coverage options (such as adding a dependent or moving to a new service area)

How do I know if the documents I have to support my Qualifying Event are valid?

Documents to support the Qualifying Event must include the *reason for loss of coverage* or the *reason for gaining access to new coverage options* and the last day of coverage or first day of access to new coverage options. Documents to prove Minimum Essential Coverage must include the *last day of coverage* or *current paid to date* of the policy.

Additionally, to be considered valid, supporting documents must:

- Be from a legitimate source (on letterhead, website or from company email) like an insurer, employer, policy administrator or government agency
- Be dated within 90 calendar days of the Qualifying Event date provided on the application

How can I avoid delays in processing my application?

To avoid delays in processing your application, please:

- Include the E-Application number (found on your cover letter) and primary applicant's full name on every document
- Include **all** pages of the original supporting document
- Do not send pictures or screenshots of supporting documents (illegible documents will not be processed)
- Do not send insurance ID cards as proof of Minimum Essential Coverage

What is not considered a valid Qualifying Event?

The following are **not** considered valid Qualifying Events and applications received for these reasons will be withdrawn:

- Loss of short-term or temporary coverage
- Voluntarily opting out of affordable employer-provided coverage
- Voluntarily canceling coverage before the policy renewal or end date
- Expiration of travel insurance
- Loss of State or Federal benefits or assistance due to failure to provide necessary documents or verification
- Loss of coverage due to failure to pay full premium
- Ending participation in a Medical Cost Sharing group
- Gaining voluntary guardianship of a dependent (not authorized by a court)

Refer to the chart below to find examples of documents that are needed to support your Qualifying Event

1a	<i>I and/or my dependent(s) lost Minimum Essential Coverage for reasons beyond my control (not including reasons like failure to pay my full premium or any disregard on my part for the plan's rules)</i>
<p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from insurer or employer with reason for loss and last day of coverage COBRA "Notice of Eligibility" letter that shows the last day of employer coverage/ COBRA coverage start date COBRA "Termination of Coverage" letter that shows the last day of COBRA coverage State benefits continuation or discontinuation notice with last day of coverage <p><i>Note: COBRA documents must be dated within 90 calendar days of the Qualifying Event date to be considered valid</i></p>	<p>This Document:</p> <ul style="list-style-type: none"> Letter from applicant stating reason for loss of coverage and the last day of coverage <p>AND</p> <p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from insurer on letterhead with last day of coverage Printout from a benefits administration website with last day of coverage Certificate of Creditable Coverage (COCC) with last day of coverage
1b	<i>Someone on the plan turned age 26</i>
<p>One Document from This List:</p> <ul style="list-style-type: none"> Notification of reaching maximum age or termination of coverage letter/email from insurer with last day of coverage Letter/email from insurer on letterhead with last day of coverage Printout from a benefits administration website with last day of coverage Certificate of Creditable Coverage (COCC) with last day of coverage 	
1b	<i>Someone on the plan was legally separated or divorced</i> Note: This Qualifying Event is only available to individuals who are losing coverage as the result of a legal separation or divorce.
<p>One Document from This List:</p> <ul style="list-style-type: none"> Court-issued legal separation document showing loss of coverage (including date of separation, Judge's signature, and member's name) Court-issued divorce decree showing loss of coverage (including date of separation, Judge's signature, and member's name) 	<p>This Document:</p> <ul style="list-style-type: none"> Letter from applicant stating reason for loss of coverage and the last day of coverage <p>AND</p> <p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from insurer on letterhead with last day of coverage Printout from a benefits administration website with last day of coverage Certificate of Creditable Coverage (COCC) with last day of coverage
1c	<i>The policyholder died</i> Note: This Qualifying Event is only available to individuals who were covered as dependents of the policyholder at the time of death.
<p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from insurer on letterhead with last day of coverage Printout from a benefits administration website with last day of coverage Certificate of Creditable Coverage (COCC) with last day of coverage 	

Refer to the chart below to find examples of documents that are needed to support your Qualifying Event

1d	<i>I lost coverage because I lost my job, I lost hours, my employer stopped making payments, or my COBRA benefits ended</i>
<p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from employer indicating termination of employment, loss of employer contributions, or reduction in hours and last day of coverage COBRA "Notice of Eligibility" letter that shows the last day of employer coverage/ COBRA start date COBRA "Termination of Coverage" letter that shows the last day of COBRA coverage <p><i>Note: COBRA documents must be dated within 90 calendar days of the Qualifying Event date to be considered valid</i></p>	<p>One Document from This List:</p> <ul style="list-style-type: none"> Letter from applicant stating reason for loss of coverage and last day of coverage Pay stubs confirming reduction in hours <p>AND</p> <p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from insurer on letterhead with last day of coverage Printout from a benefits administration website with last day of coverage Certificate of Creditable Coverage (COCC) with last day of coverage
1e	<i>I moved away from my HMO plan's service area</i>
<p>One Document from This List:</p> <ul style="list-style-type: none"> Driver's license or State ID (with recent issue date), showing new address Utility bill (gas, electric, water, garbage) showing new address and start date of <i>new</i> service Lease agreement or mortgage closing documents showing new address and possession date Vehicle registration showing new address and effective date USPS "Change of Address" confirmation showing former and current address 	<p>AND</p> <p>One Document from This List:</p> <ul style="list-style-type: none"> Letter/email from insurer on letterhead showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event Printout from a benefits administration website showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event Certificate of Creditable Coverage (COCC) showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event
1f	<i>I have a claim that would meet or go over a lifetime limit on all benefits</i>
<p>One Document From this List:</p> <ul style="list-style-type: none"> Letter/email from insurer with reason for loss of benefits Printout from a benefits administration website showing reason for loss of benefits 	
1g	<i>I have lost coverage when my plan stopped covering people in my situation</i>
<p>One Document From this List:</p> <ul style="list-style-type: none"> Letter/email from insurer with reason for loss of coverage and last day of coverage Printout from a benefits administration website with last day of coverage 	

Refer to the chart below to find examples of documents that are needed to support your Qualifying Event

1h	I moved out of the service area and lost my group HMO coverage, and there were no other options with the group		
One Document from This List:			One Document from This List:
<ul style="list-style-type: none">• Driver's license or State ID (with recent issue date), showing new address• Utility bill (gas, electric, water, garbage) showing new address and start date of new service• Lease agreement or mortgage closing documents showing new address and possession date• Vehicle registration showing new address and effective date• USPS "Change of Address" confirmation showing former and current address		AND	<ul style="list-style-type: none">• Letter/email from insurer on letterhead showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event• Printout from a benefits administration website showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event• Certificate of Creditable Coverage (COCC) showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event
2	I got married		
One Document from This List:			One Document from This List:
<ul style="list-style-type: none">• Marriage certificate (accepted in all states)• Domestic partner affidavit (accepted in Illinois, New Mexico, Oklahoma and Texas)• Civil union certificate (accepted in Illinois)• Notarized affidavit of common law marriage (accepted in Montana, Oklahoma and Texas)		AND	<ul style="list-style-type: none">• Letter/email from insurer on letterhead showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event• Printout from a benefits administration website showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event• Certificate of Creditable Coverage (COCC) showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event
3	I had a baby, adopted a child, had a child placed with me for adoption, took in a foster child or was otherwise ordered to cover a dependent through a court order Note: No supporting documents are needed to add a newborn to a policy so long as the child's Date of Birth is within 60 calendar days of the date the application was received.		
One Document from This List:			
<ul style="list-style-type: none">• Legal Guardianship documents• Court documents showing responsibility for foster or placement for adoption or requiring health insurance coverage for a dependent• Dependency Verification letter from an adoption agency• Evidence of Medical Guardianship			
4	Because there was a mistake when I signed up for my last health plan, or I have shown proof that my previous health plan or issuer broke its contract with me		
This Document:			
<ul style="list-style-type: none">• Letter from Health Insurance Marketplace on official letterhead indicating you are eligible to apply for a new plan under a Special Enrollment Period and effective date			

Refer to the chart below to find examples of documents that are needed to support your Qualifying Event

5	<p><i>Someone on my plan had a change in income and doesn't qualify for the advance payment of premium tax credit or cost-sharing reductions, or my last non-Marketplace plan broke government rules</i></p> <p>Note: Individuals who are still eligible for an Advance Premium Tax Credit (subsidy) cannot apply for a non-Marketplace plan using this Qualifying Event</p>
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This Document:

- Letter from Health Insurance Marketplace on official letterhead indicating you lost eligibility for a subsidy and effective date

6	<i>I got new health plan options when I moved</i>		
<p>One Document from This List:</p> <ul style="list-style-type: none"> • Driver's license or State ID (with recent issue date), showing new address • Utility bill (gas, electric, water, garbage) showing new address and start date of <i>new</i> service • Lease agreement or mortgage closing documents showing new address and possession date • Vehicle registration showing new address and effective date • USPS "Change of Address" confirmation showing former and current address 		<p>AND</p>	<p>One Document from This List:</p> <ul style="list-style-type: none"> • Letter/email from insurer on letterhead showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event • Printout from a benefits administration website showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event • Certificate of Creditable Coverage (COCC) showing at least 1 day of Minimum Essential Coverage in the 60 days prior to the Qualifying Event • Passport or Visa showing that you have lived outside the US (or a US territory) no more than 60 calendar days prior to the Qualifying Event date <p><i>Note: If Passport was not stamped upon entry, please include copies of airline tickets, travel itinerary or immigration documents to support your entry date.</i></p>

7	<i>My current policy ends on a date other than December 31</i>		
<p>One Document from This List:</p> <ul style="list-style-type: none"> • Letter/email from insurer with reason for loss of coverage and last day of coverage • COBRA "Termination of Coverage" letter that shows the last day of COBRA coverage • State benefits continuation or discontinuation notice with last day of coverage • Copy of policy documents that show a non-January 1st renewal date <p><i>Note: COBRA documents must be dated within 90 calendar days of the Qualifying Event date to be considered valid</i></p>		<p>OR</p>	<p>This Document:</p> <ul style="list-style-type: none"> • Letter from applicant stating reason for loss of coverage and last day of coverage <p>AND</p> <p>One Document from This List:</p> <ul style="list-style-type: none"> • Letter/email from insurer on letterhead with last day of coverage • Printout from a benefits administration website with last day of coverage • Certificate of Creditable Coverage (COCC) with last day of coverage

8	<i>An allowed reason I do not see on this list that happened</i>
If you do not see a Qualifying Event for your circumstances, please contact our Sales Department for assistance: (866) 514-8044 – Illinois (866) 793-8111 – Oklahoma (855) 594-1515 – Montana (888) 731-0406 – Texas (888) 809-1135 – New Mexico	