

Qualifying Life Events (QLE's)

A qualifying life event for health insurance is a change in life circumstances that makes a person eligible to enroll in or make changes to their health insurance coverage outside of the annual Open Enrollment Period.

4 Types of Qualifying Events

Loss of Health Insurance

The loss of health insurance coverage is a QLE. This may happen when you are:

- Turning 26 years old and losing coverage through a parent's insurance plan
- Losing job-based coverage, COBRA, or a student plan
- Losing eligibility for Medicare, Medicaid, or the Children's Health Insurance Program (CHIP)

Changes in Household

There are a few household changes that will trigger a QLE, such as:

- Getting married, separated, or divorced
- Having a baby, adopting a child, or receiving a foster child
- Experiencing a death of someone on your health insurance policy

Changes in Residence

When you change a residence, you may qualify for a QLE. For example:

- Moving to a different county or zip code
- For students, moving to or from school

Changes to Your Eligibility

Aside from the examples shared above, there are additional circumstances that are considered to be QLE's, including:

- Changes to your income like a position or classification change

How Long Do I Have for a QLE?

A special enrollment period lasts 30 days from the qualifying event date. You should verify 3 things with your benefits team prior to assuming your coverage is effective:

- The date your eligibility is confirmed
- The date your coverage starts
- The date of your first premium payment through your payroll deduction (if applicable)



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What QLE Documentation Do You Need to Provide?

When the time comes to enroll in a new plan or make changes to an existing plan, there are certain QLE documents that you may need to provide. Documentation needs to be provided within the 30 day special open enrollment. Different qualifying events require specific documentation:

- Aging out of a parents plan: Proof of prior coverage within the last 30 days
- Becoming a Parent: Proof of Birth at time of addition followed by Legal Birth Certificate
- Death: Death Certificate
- Getting Married: Marriage Certificate
- Getting a Divorce: Final Divorce Decree
- Job Loss: Termination Letter

Enrollment and Eligibility Reminders

Who is Eligible?

- Active Employees
- Legally Married Spouses/Children/Stepchildren up to age 26
- Children/Grandchildren for whom the member has been awarded legal guardianship up to age 26
- Disabled Dependent Children, no age limit (certified as disabled by a medical professional)
- Registered Domestic Partners
- Children of Registered Domestic Partners

Who is NOT Eligible?

- Parents or Grandparents
- Ex-Spouses
- Non-Registered Domestic Partners
- Siblings

Dependent Verification Requirements

- Active Employees; None Required
- Spouses; New Hires: Marriage Certificate; Current Employees: Current Tax Return during Dependent Verification Review Process
- Domestic Partner: Certificate of Registration of Domestic Partnership issued by the State of California
- Children/Stepchildren: Birth Certificate
- Domestic Partners Children: Certificate of Registration of Domestic Partnership issued by the State of California and birth certificate
- Legally Adopted Children and Legal Guardianship: Copies of Court documents