

2.9: Qualifying Events

ACA Qualifying Events

There are specific circumstances that will allow someone to enroll in a healthcare plan **outside** of the Open Enrollment Period. Called a Special Enrollment Period (SEP), the following events are considered acceptable reasons, or qualifying life events:

- job loss
- marriage or divorce
- loss of insurance coverage
- moving to a different zip code
- new baby
- death of a family member
- change in citizenship
- change in eligibility for the ACA subsidy
- government error

NOTE: an event is a **qualifying event** only if it would **cause the qualified beneficiary to lose coverage** under the plan.



iSeniorBenefits.com

Source: "Health Insurance." iSeniorBenefits.com. 2021.

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