

GETTING OFF EXCHANGE HEALTH COVERAGE WITH A SPECIAL ENROLLMENT PERIOD

Certain life changes including a pregnancy, having a baby, getting married, or losing health coverage may qualify you for the opportunity to enroll in health care coverage outside the annual Open Enrollment Period.



Qualifying Event	Examples of Documentation to be Submitted as Evidence	Effective Dates that Apply
Marriage/Domestic Partnership	Marriage: Copy of marriage certificate. Domestic Partnership: Proof of domestic partnership (e.g. registration) or attestation and financial interdependence (e.g. affidavit and required documents).	The effective date will be the first of the month following the date of notification.*
Pregnancy (Certified by a Health Care Practitioner)	Confirmation of Pregnancy Form signed by provider with date confirmed.	Member can choose the effective date to be either: The first of the month when doctor confirms pregnancy. The first of the month following the doctor's confirmation of the pregnancy. The effective date cannot precede January 1 of the current year.
Newborn	No documentation required if received within 60 days. After 60 days, birth certificate is required.	The effective date will be the DOB, if notification and premium are received within 60 days. If notice is received after 60 days, coverage takes effect when the health plan receives notification of the birth.
Newborn Adoption/Proposed Newborn Adoption	Copy of the adoption certificate, proof of custody or proof that adoption petition is filed.	The effective date will be the DOB, if notification and premium are received within 60 days. If notice is received after 60 days, coverage takes effect when the health plan receives notification of the birth.
Non-Newborn Adoption/Proposed Adoption/Legal Guardianship	Copy of the adoption certificate, proof of custody or proof that adoption petition is filed or court documents appointing legal guardianship.	The effective date is the same as the event date if notification is received within 60 days.*
Subscriber or Dependent Deceased	Death certificate or obituary (proof of who was covered under old policy)	First of the month following date of notification.
Involuntary Loss of Minimum Essential Coverage (Includes Employer Doesn't Offer Coverage, Change in Employment Status, COBRA is Ending, Divorce, Annulment, Domestic Partnership ends)	Proof of loss of coverage from previous employer such as a term letter, pay stub of both current and previous hours, letter from employer stating no longer eligible, legal document from current health insurance plan (including exchange) advising termination date and reason to be involuntary (not non-payment), insurer termination notice/letter. (Note: Certificate of Coverage not accepted.) Divorce: Copy of divorce decree or certificate of divorce. Annulment: Court ruling verifying annulment. Legal Separation: Legal separation agreement. Domestic Partnership: Domestic partnership discontinuance attestation.	If notification is received prior to the loss of coverage, the effective date will be the first of the month following the loss of coverage. If notification is received after the loss of coverage, the effective date will be as indicated: Notification received 1-15 of month, effective date will be the first of the following month. Notification received between 16 – last day of month, effective date will be on the first day of the second month.*
Involuntary Loss of Coverage – Dependent Child	Proof of loss of coverage from previous employer such as a term letter, pay stub of both current and previous hours, letter from employer stating no longer eligible, legal document from current health insurance plan (including exchange) advising termination date and reason to be involuntary (not non-payment), insurer termination notice/letter. (Note: Certificate of Coverage not accepted.)	If notification is received prior to the loss of coverage, the effective date will be the first of the month following the loss of coverage. If notification is received after the loss of coverage, the effective date will be as indicated: Notification received 1-15 of month, effective date will be the first of the following month. Notification received between 16 – last day of month, effective date will be on the first day of the second month.*
Permanent Relocation (Relocation within the same rating region is NOT a qualifying event.)	Proof of permanent address change within 60 days. Proof of minimum essential coverage for one or more days in the 60 days preceding the permanent move. Proof of residency (e.g. prior and current utility bill, phone bill, lease agreement etc. in applicant's name) within 60 days.	If notification is received prior to the move, the effective date will be the first of the month following the move. If notification is received after the move, the effective date will be as indicated: Notification received 1-15 of month, effective date will be the first of the following month. Notification received between 16 – last day of month, effective date will be on the first day of the second month.*
Victims of Domestic Abuse or Spousal Abandonment	Attestation via the application form.	Notification received 1-15 of month, effective date will be the first of the following month. Notification received between 16 – last day of month, effective date will be on the first day of the second month.
Release from Incarceration	Proof of release from incarceration.	Notification received 1-15 of month, effective date will be the first of the following month. Notification received between 16 – last day of month, effective date will be on the first day of the second month.*
Becoming a Citizen, National or Lawfully Present	See for documentation: https://www.healthcare.gov/immigrants/documentation/	Notification received 1-15 of month, effective date will be the first of the following month. Notification received between 16 – last day of month, effective date will be on the first day of the second month.*
Court Order	Copy of the court order	The effective date will be equal to the event date if received within 60 days of the event. If notice is received more than 60 days following the event, the effective date will be the date of notification.

*If notice is received outside of 60 days, enrollment is not allowed. Must wait for Open Enrollment.

Reminder: Individuals without coverage may be subject to a tax penalty.

Visit www.info.nystateofhealth.ny.gov/SpecialEnrollmentPeriods for On Exchange Special Enrollment Period information.

What does NOT constitute a Qualifying Event?

- Voluntary termination of current health coverage OR termination of a health plan due to healthcare provider not participating
- Termination of coverage due to failure to pay premiums is not considered loss of eligibility

