

Qualifying Life Event (QLE)

A change in your situation – like getting married, having a baby, or losing health coverage – that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.

There are 4 basic types of qualifying life events. (The following are examples, not a full list.)

- Loss of health coverage
 - Losing existing health coverage, including job-based, individual, and student plans
 - Losing eligibility for Medicare, Medicaid, or CHIP
 - Turning 26 and losing coverage through a parent's plan
- Changes in household
 - Getting married or divorced
 - Having a baby or adopting a child
 - Death in the family
- Changes in residence
 - Moving to a different ZIP code or county
 - A student moving to or from the place they attend school
 - A seasonal worker moving to or from the place they both live and work
 - Moving to or from a shelter or other transitional housing
- Other qualifying events
 - Changes in your income that affect the coverage you qualify for
 - Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
 - Becoming a U.S. citizen
 - Leaving incarceration (jail or prison)
 - AmeriCorps members starting or ending their service