

Qualifying Life Events

Change in Marital Status	Required Documents
Marriage	Marriage certificate
Divorce/Annulment	Divorce decree/Court ruling for annulment
Legal separation	Court order
Death of spouse	Death certificate
Change in Dependents	Required Documents
Birth	Birth certificate
Death	Death certificate
Adoption/Placement for adoption	Court order
Gain/Loss of Eligibility	Required Documents
Group health plan	Documentation from plan or issuer regarding change in eligibility (with effective date)
Change in Employment Status (Employee or Spouse)	Required Documents
Loss of employment	Termination documents or unemployment application
Start of employment	Employer documentation of employment start date
Change in Employment Status	Employer documentation showing change and impact on eligibility
Leave of absence	Employer documentation stating employee has begun or returned from leave
Change in Residence	Required Documents
Change in place of residence of the employee, spouse or dependent that affects HMO eligibility	Documents indicating how change in residence affects employee eligibility
Transition to Medicare/Medicaid	Required Documents
Employee, spouse or dependent becomes covered under Medicare or Medicaid or loses eligibility for his or her Medicare or Medicaid coverage (including coverage under a state Children's Health Insurance Program, or CHIP)	Government verification that coverage was gained or lost



Qualifying Life Events Continued

Changes in Coverage		Required Documents
Change in coverage under other employer plan		Documentation from employer showing change in coverage
Loss of health coverage sponsored by governmental or educational institution		Government verification of loss of eligibility
Other		Required Documents
Change of custody, judgment, court order or decree requiring health coverage		Court documentation, including qualified medical child support order (QMCSO)
COBRA qualifying event		N/A
FMLA leave		N/A
Eligibility for premium assistance subsidy through a Medicaid plan or CHIP		Government verification of eligibility for subsidy (with effective date)
Exchange enrollment		Employee representation regarding enrollment in a plan under an Exchange

