

SPECIAL ENROLLMENT PERIOD QUALIFYING EVENTS

THESE LIFE EVENTS ALLOW YOU TO CHANGE YOUR HEALTH COVERAGE

If you have certain changes in your life that impact your health insurance, you can sign up for coverage outside of Open Enrollment periods. If you meet one of the criteria below, you can typically apply 60 days ahead of your life event, but no later than 60 days after. Please review the information carefully to understand your eligibility and when you need to apply.

These events trigger a Special Enrollment Period at any time of year. When these qualifying life events occur, you can sign up for new coverage or change your coverage.

This list of qualifying life events is subject to change. If you do not see the life event that best describes your situation, please contact us to discuss.

YOUR SITUATION	DEFINITION OF THE LIFE EVENT	APPLY NO LATER THAN ...	COVERAGE BEGINS ON ...
You added a dependent to your family	You add a dependent through birth, adoption, placement for adoption, or placement in foster care.	60 days since the dependent was added to your family	The day of the event
You got married, entered into a civil union or domestic partnership	You add or become a dependent through marriage, civil union or domestic partnership.	60 days since the event	First day of the following month
Your annual taxable income changed	Your change in income, household or other status impacts your eligibility for cost savings. Cost savings include Advance Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR).	60 days since your income changed	Apply 1st – 15th; start first day of next month. Apply 16th – end; start first day of second month*
You moved, making a permanent relocation	The plans available to you at your new residence differ from your former residence. You are now eligible for a different plan.	60 days since you moved	Apply 1st – 15th; start first day of next month. Apply 16th – end; start first day of second month*
You lost your job-based insurance	Your former employer provided you with coverage. You no longer work at the company that provided your plan. Or, your company's plan covered you, but you had your hours reduced. As a result, you are no longer eligible for coverage.	60 days since you lost coverage	First day of the following month
Your individual policy expired	Your individual health insurance policy expired outside of the standard January – December 2014 calendar year. (This does not apply to health insurance you had through your employer. See "Lost Job-Based Insurance" section above.)	60 days since you lost coverage	First day of the following month if you apply for a product through Highmark.
Your spouse/domestic partner changed jobs	Your spouse/domestic partner's former employer provided you with coverage. He or she no longer works at the company that provided your plan. Or, his/her company's plan provided coverage for you, but he or she had hours reduced. As a result, you are no longer eligible for coverage.	60 days since they lost coverage	First day of the following month
You are no longer a dependent on someone else's plan	Your spouse/ domestic partner or parent provided you with coverage. As a result of death, divorce or separation, you are no longer eligible for coverage. This may also pertain if you are 26 and no longer eligible to remain on your parent's plan.	60 days since you lost coverage	First day of the following month
Your spouse/domestic partner is now eligible for Medicare	Your spouse/ partner/parent's employer provided you with coverage and they have switched to a Medicare plan.	60 days since you lost coverage	First day of the following month

YOUR SITUATION	DEFINITION OF THE LIFE EVENT	APPLY NO LATER THAN ...	COVERAGE BEGINS ON ...
You are American Indian or Alaska Native	As an American Indian or Alaska Native who is part of a federally-recognized tribe, you may sign up for new coverage or change coverage on the Health Insurance Marketplace at any time (no more than once a month). (All other Special Enrollment Period situations also apply to American Indians and Alaska Natives.)	No deadline to sign up, but cannot change more than once a month.	Apply 1st – 15th; start first day of next month. Apply 16th – end; start first day of second month*
You became a U.S. citizen, national or lawfully present	You became a U.S. citizen, national or lawfully present. This change allows you to sign up for new coverage on the Health Insurance Marketplace.	60 days since your immigration status changed.	Apply 1st – 15th; start first day of next month. Apply 16th – end; start first day of second month*

Extremely Rare Situations			
Exceptional circumstances prevented you from enrolling	You did not register during open enrollment due to an “Exceptional Circumstance” outside of your control. Two examples out of many possibilities would be: <ul style="list-style-type: none"> • That you were in the hospital for a long time during the open enrollment period. • That you were living in a state- or federally-declared disaster area. This only pertains to plans purchased through the Health Insurance Marketplace.	Whether you can reapply (or apply) is determined by the Health Insurance Marketplace.	Decided by Health Insurance Marketplace.
Problem with your enrollment	There was a problem when you signed up for -- or tried to sign up for -- a plan. Immediately contact your health insurance provider or the Health Insurance Marketplace.	Whether you can reapply (or apply) is determined by the Health Insurance Marketplace	Decided by Health Insurance Marketplace.
Error in your coverage	If you think there is an error in your coverage, or an inconsistency between the coverage you purchased and the way that your insurance plan is administered Immediately contact your health insurance provider or the Health Insurance Marketplace.	Whether you can reapply (or apply) is determined by the Health Insurance Marketplace	Decided by Health Insurance Marketplace.

* For applications received from the 1st to 15th of the month, coverage starts the first day of the following month. For those received from 16th to end of month, it starts the first day of the second month.

Coverage is effective only after you have successfully submitted your complete application, provided any necessary documents, and you’ve made your initial payment. Instructions for your initial payment will be given once you’ve completed and submitted your application. If you qualify for a Special Enrollment Period, the start date for your coverage cannot be prior to the life event date.

If you have questions about buying a plan or about Special Enrollment Periods, please call **1-877-959-2553**

Monday-Friday 9 a.m. - 9 p.m. EST; Saturday-Sunday 9 a.m. - 2 p.m. EST

If you have a qualifying life event and need to buy or update coverage you can go to <http://www.discoverhighmark.com/>

If you need to make changes to a plan you already purchased please return to the website or location where you purchased your plan:

- With your insurance agent or broker? Call your agent or broker directly.
- On the Health Insurance Marketplace? Go to Healthcare.gov.
- With Highmark, either online or by phone? Call the number on the back of your membership card.
- At a Highmark Direct store? Stop by. A list of locations is available on HighmarkDirect.com.

Information regarding the Patient Protection and Affordable Care Act of 2010 (a.k.a. “PPACA”, “Affordable Care Act”, “ACA”, and/or “Health Care Reform”), as amended, and/or any other law, does not constitute legal or tax advice and is subject to change based upon the issuance of new guidance and/or change in laws.

The information provided is intended to provide general information only and does not attempt to give you advice that relates to your specific circumstances, such as whether these special enrollment period qualifying life events apply to coverage purchased directly from Highmark or the Health Insurance Marketplace.

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