2019 Special Enrollment Period: Valid Documents Chart

PLEASE READ THIS DOCUMENT CAREFULLY: If the documents you provide are not valid, there will be delays in processing your application. It may even be withdrawn.

A Special Enrollment Period (SEP) is a time during which an eligible person may enroll in a Qualified Health Plan or change from one plan to another because of a qualifying event such as:

- Involuntary loss of minimum essential coverage
- Marriage
- Birth, placement for adoption, placement in foster care or gaining a court-ordered dependent
- Non-calendar year expiration of coverage (coverage ends on a date other than December 31)
- Reaching highest age for dependent coverage
- Access to new individual plans due to permanent move or change in service area
- Other events as decided by the Health Insurance Marketplace

**Note:** Once a policy is paid for, the SEP is considered closed, and the same qualifying event cannot be used again to change the plan selection. If you have used one of the above qualifying events in the last 60 calendar days, your application will be withdrawn.

The following are not valid qualifying life events:

- Loss of short-term or temporary coverage
- Voluntarily opting out of affordable employer-provided coverage
- Voluntarily canceling coverage before the policy renewal or end date
- Expiration of travel insurance
- Loss of state or federal benefits or assistance due to failure to provide necessary documents or verification
- Loss of coverage due to failure to pay full premium
- Ending participation in a medical cost-sharing group

A person who is enrolling due to a qualifying life event must provide:

- Documents showing that a valid qualifying event occurred within 60 calendar days of the application received date, and
- Documents showing the applicant had Minimum Essential Coverage for at least one day in the 60 days prior to the qualifying event date (in most circumstances)

**Note:** Documents must support the reason for loss of coverage or the reason for gaining access to new coverage options selected on the application. The coverage end date or paid to date of the applicant’s previous or current coverage must also be included to validate the qualifying event.

To avoid delays in processing your application, please:

- Include all pages of the original document
- Do not send pictures or screenshots of documents (illegible documents will be rejected)
- Do not send insurance ID cards as proof of Minimum Essential Coverage
**Qualifying Event 1a — I and/or my dependent(s) lost Minimum Essential Coverage for reasons beyond my control (not including reasons like failure to pay my full premium or any disregard on my part for the plan’s rules)**

**Note:** In addition to proof of the qualifying event, you **must** provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

<table>
<thead>
<tr>
<th><strong>Proof of Qualifying Event (Examples)</strong></th>
<th><strong>Proof of Minimum Essential Coverage (Examples)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>At least one document from this list is required</td>
<td>At least one document from this list is required</td>
</tr>
<tr>
<td>• Letter/email from insurer or employer with reason for loss and coverage end date</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• COBRA “Notice of Eligibility” letter that shows the date of loss of employer coverage</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• COBRA “Termination of Coverage” letter that shows the coverage end date</td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• State benefits continuation or discontinuation notice</td>
<td>AND</td>
</tr>
</tbody>
</table>

**Qualifying Event 1b — Someone on the plan turned age 26**

**Note:** In addition to proof of the qualifying event, you **must** provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

<table>
<thead>
<tr>
<th><strong>Proof of Qualifying Event (Examples)</strong></th>
<th><strong>Proof of Minimum Essential Coverage (Examples)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>At least one document from this list is required</td>
<td>At least one document from this list is required</td>
</tr>
<tr>
<td>• Notification of reaching maximum age or termination of coverage letter/email from insurer</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• Birth certificate</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Driver’s license or state ID</td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Military ID</td>
<td>AND</td>
</tr>
<tr>
<td>• Passport</td>
<td>• Certificate of creditable coverage</td>
</tr>
</tbody>
</table>

**Qualifying Event 1b — Someone on the plan was legally separated or divorced**

**Note:** In addition to proof of the qualifying event, you **must** provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

<table>
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<tr>
<th><strong>Proof of Qualifying Event (Examples)</strong></th>
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<tbody>
<tr>
<td>At least one document from this list is required</td>
<td>At least one document from this list is required</td>
</tr>
<tr>
<td>• Court-issued legal separation document or divorce decree (including date of separation, judge’s signature, and member’s name)</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td></td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td></td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
</tbody>
</table>

**IMPORTANT**

To be considered valid, supporting documents must:

- Be from a legitimate source (on letterhead or from company email) like an insurer, employer, policy administrator or government agency
- Prove that the qualifying event happened for the reason selected and on the date given
- Be dated within 60 calendar days of the qualifying event date provided
### Qualifying Event 1c — The policyholder died

**Note:** In addition to proof of the qualifying event, you must provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

<table>
<thead>
<tr>
<th>Proof of Qualifying Event (Examples)</th>
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<tbody>
<tr>
<td>At least one document from this list is required</td>
<td>At least one document from this list is required</td>
</tr>
<tr>
<td>• Death certificate</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• Obituary</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
</tbody>
</table>

### Qualifying Event 1d — I lost coverage because I lost my job, I lost hours, my employer stopped making payments, or my COBRA benefits ended

**Note:** In addition to proof of the qualifying event, you must provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

<table>
<thead>
<tr>
<th>Proof of Qualifying Event (Examples)</th>
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<tbody>
<tr>
<td>At least one document from this list is required</td>
<td>At least one document from this list is required</td>
</tr>
<tr>
<td>• Letter/email from employer indicating termination of employment, loss of employer contributions, or reduction in hours and coverage end date</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• Pay stubs confirming reduction in hours</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• COBRA “Notice of Eligibility” letter that shows the date of loss of employer coverage</td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• COBRA “Termination of Coverage” letter that shows the coverage end date</td>
<td></td>
</tr>
</tbody>
</table>

### Qualifying Event 1e — I moved away from my HMO plan’s service area

**Note:** In addition to proof of the qualifying event, you must provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

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<tr>
<th>Proof of Qualifying Event (Examples)</th>
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<tbody>
<tr>
<td>At least one document from this list is required</td>
<td>At least one document from this list is required</td>
</tr>
<tr>
<td>• Driver’s license or state ID showing new address and recent issue date</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• Utility bill (gas, electric, water, garbage) showing new address and service start date</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Lease agreement or mortgage closing documents showing new address and move-in date</td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Vehicle registration showing new address and effective date</td>
<td></td>
</tr>
<tr>
<td>• USPS “change of address” receipt or documents (example: internet printout)</td>
<td></td>
</tr>
</tbody>
</table>
### Qualifying Event 1f — I have a claim that would meet or go over a lifetime limit on all benefits

- **Proof of Qualifying Event (Examples)**
  - At least one document from this list is required
  - Letter/email from insurer with reason for loss of coverage and coverage end date
  - Printout from a benefits administration website showing reason for loss of coverage and coverage end date

- **Proof of Minimum Essential Coverage (Examples)**
  - At least one document from this list is required
  - NOT REQUIRED

### Qualifying Event 1g — I lost coverage when my plan stopped covering people in my situation

- **Proof of Qualifying Event (Examples)**
  - At least one document from this list is required
  - Letter/email from insurer with reason for loss of coverage and coverage end date
  - Printout from a benefits administration website showing reason for loss of coverage and coverage end date

- **Proof of Minimum Essential Coverage (Examples)**
  - At least one document from this list is required
  - NOT REQUIRED

### Qualifying Event 1h — I moved out of the service area and lost my group HMO coverage, and there were no other options with the group

**Note:** In addition to proof of the qualifying event, you must provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

- **Proof of Qualifying Event (Examples)**
  - At least one document from this list is required
  - Driver’s license or state ID showing new address and recent issue date
  - Utility bill (gas, electric, water, garbage) showing new address and service start date
  - Lease agreement or mortgage closing documents showing new address and move-in date
  - Vehicle registration showing new address and effective date
  - USPS “change of address” receipt or documents (example: internet printout)

- **Proof of Minimum Essential Coverage (Examples)**
  - At least one document from this list is required
  - Certificate of creditable coverage
  - Letter/email from insurer on letterhead with coverage end date or current paid to date
  - Printout from a benefits administration website with coverage end date or current paid to date

### Qualifying Event 2 — I got married

**Note:** In addition to proof of the qualifying event, you must provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

- **Proof of Qualifying Event (Examples)**
  - At least one document from this list is required
  - Marriage certificate
  - Domestic partner affidavit
  - Notarized affidavit of common law marriage

- **Proof of Minimum Essential Coverage (Examples)**
  - At least one document from this list is required
  - Certificate of creditable coverage
  - Letter/email from insurer on letterhead with coverage end date or current paid to date
  - Printout from a benefits administration website with coverage end date or current paid to date
<table>
<thead>
<tr>
<th>Qualifying Event 3 — I had a baby, adopted a child, had a child placed with me for adoption, took in a foster child or was otherwise ordered to cover a dependent through a court order</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Proof of Qualifying Event (Examples)</strong></td>
</tr>
<tr>
<td>At least one document from this list is required</td>
</tr>
</tbody>
</table>
| • Birth certificate  
• Certificate of live birth  
• Verification of birth facts  
• Legal guardianship documents*  
• Court documents showing responsibility for foster or placement for adoption or requiring health insurance coverage for a dependent  
• Dependency verification letter from an adoption agency  
• Evidence of medical guardianship  
* Voluntary guardianship (not authorized by a court) does not qualify as a reason for a SEP |
| **Proof of Minimum Essential Coverage (Examples)** |
| At least one document from this list is required |
| **AND** |
| **NOT REQUIRED** |

<table>
<thead>
<tr>
<th>Qualifying Event 4 — Because there was a mistake when I signed up for my last health plan, or I have shown proof that my previous health plan or issuer broke its contract with me</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Proof of Qualifying Event (Examples)</strong></td>
</tr>
<tr>
<td>At least one document from this list is required</td>
</tr>
</tbody>
</table>
| • Letter from Health Insurance Marketplace on official letterhead indicating you are eligible to apply for coverage on the Retail Market  
• Letter/email from insurer on indicating the insurer violated their contract with you |
| **AND** |
| **NOT REQUIRED** |

<table>
<thead>
<tr>
<th>Qualifying Event 5 — Someone on my plan had a change in income and doesn’t qualify for the advance payment of premium tax credit or cost-sharing reductions, or my last non-Marketplace plan broke government rules</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Proof of Qualifying Event (Examples)</strong></td>
</tr>
<tr>
<td>At least one document from this list is required</td>
</tr>
</tbody>
</table>
| • Letter from Health Insurance Marketplace on official letterhead indicating you lost eligibility for a subsidy and effective date  
• Letter/email from insurer indicating you have lost eligibility for a subsidy and effective date  
**Note:** Applicants who are still eligible for an Advance Premium Tax Credit (subsidy) cannot apply for coverage outside the Marketplace using this qualifying event |
| **AND** |
| **NOT REQUIRED** |
### Qualifying Event 6 — I got new health plan options when I moved

**Note:** In addition to proof of the qualifying event, you **must** provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

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</tr>
<tr>
<td>• Driver’s license or state ID showing new address and recent issue date</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• Utility bill (gas, electric, water, garbage) showing new address and service start date</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Lease agreement or mortgage closing documents showing new address and move-in date</td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Vehicle registration showing new address and effective date</td>
<td>• Passport or visa showing that you have lived outside the US (or a US territory) no more than 60 calendar days prior to the qualifying event</td>
</tr>
<tr>
<td>• USPS “change of address” receipt or documents (example: internet printout)</td>
<td></td>
</tr>
</tbody>
</table>

### Qualifying Event 7 — My current policy ends on a date other than December 31

**Note:** In addition to proof of the qualifying event, you **must** provide proof of Minimum Essential Coverage for at least one day in the 60 calendar days prior to the qualifying event date.

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</tr>
<tr>
<td>• State benefits continuation or discontinuation notice</td>
<td>• Certificate of creditable coverage</td>
</tr>
<tr>
<td>• COBRA “Termination of Coverage” letter that shows the coverage end date</td>
<td>• Letter/email from insurer on letterhead with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Letter/email from insurer with reason for loss of coverage and coverage end date</td>
<td>• Printout from a benefits administration website with coverage end date or current paid to date</td>
</tr>
<tr>
<td>• Written verification from agent with coverage end date</td>
<td></td>
</tr>
</tbody>
</table>

### Qualifying Event 8 — An allowed reason I do not see on this list that happened

If you do not see a qualifying event for your circumstances, please contact our Sales Department for assistance: 888-731-0406

<table>
<thead>
<tr>
<th>Other Qualifying Events (Examples)</th>
<th>Proof of Qualifying Event (Examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least one document from this list is required</td>
<td></td>
</tr>
<tr>
<td>Release from imprisonment</td>
<td>Legal documents showing date of release</td>
</tr>
<tr>
<td>Hardship Exemption from the Health Insurance Marketplace</td>
<td>Determine required documents with an agent or broker</td>
</tr>
</tbody>
</table>

### IMPORTANT

To be considered valid, supporting documents must:

- Be from a legitimate source (on letterhead or from company email) like an insurer, employer, policy administrator or government agency
- Prove that the qualifying event happened for the reason selected and on the date given
- Be dated within 60 calendar days of the qualifying event date provided