

Qualifying Life Events

2015 Open Enrollment is now closed, but you still may qualify for 2015 Enrollment in a qualified health plan if you have experienced a life event such as having a baby or moving. Some qualifying life events, such as losing your health insurance coverage or having a baby, allow **special effective dates** for coverage. For example, a family's household size changes because they have a baby born on March 25, 2015. The family has 60 days to enroll their baby in coverage that will be effective on the date of its birth.

If you qualify for Medical Assistant or Mncare, you do not need to qualify for special enrollment. You can enroll in one of these programs through MNsure at any time of the year.

Qualifying Life Events Include:

- Loss of minimum essential coverage (MEC). For example, coverage ends because a job is ending. This does not include loss of coverage due to failure to pay premiums on time, including COBRA premiums.
- Marriage
- Gain of a dependent through birth of a child, adoption, or foster care.
- Gain of citizenship, national, or lawfully present status.
- Enrolled in qualified health plan (QHP) through MNsure and had a change in circumstances that makes you newly eligible or ineligible for advance payment of premium tax credits or cost-sharing reductions. This life event is not available for changes in the amount of existing advance premium tax credits or cost-sharing reductions.
- The terms of your employer-sponsored coverage changed and it is no longer affordable or does not meet minimum value requirements.
- Permanent address move which provides new qualified health plan enrollment options.
- An enrolled member of a federally recognized tribe may enroll in a qualified health plan or change from one qualified health plan to another one time per month.
- You believe that there is an error on your enrollment that was caused by MNsure action or inaction.



Because Just One Company Is Not Right for Everyone...

Choice is Your Advantage

Have This Information at Hand as You Apply

- Your life event reason(s) for special enrollment
- Date the life event occurred
- Social Security number for each person applying
- Date of birth for everyone in household (not just those applying)
- Driver's license, Tribal ID or other ID
- For non-citizens, Green Card or other immigration documents
- Last year's tax forms (1040EZ or page 1 of 1040)
- Two most recent pay stubs
- Documents for other sources of income (social security, unemployment, self-employment, etc.)
- W2 form or Employer Tax ID Number (EIN)
- Employer's address and contact information
- Information about any employer-provided health insurance available to each person applying (request this from the employer)
- Think of a username and password for your MNsure account