

Acceptable Documentation to **ADD** a dependent to the plan

Acceptable Forms of Documentation to Add Dependent

Spouse:

- Certified Marriage License showing date of marriage
- Redacted copy of tax return showing married filing

Domestic Partner:

- Domestic Partner affidavit and 2 forms of financial interdependence
 - Utility bills with both names
 - Bank statements showing both names

Child(ren):

- Birth certificate naming parent
- Birth facts while certificate is processing
- Hospital document naming parents until the child is 6 months of age

Stepchild

Requirements for Verification of Spouse

Child's birth certificate naming member's Spouse as the other child's parent

Child of Domestic Partner

Requirements for Verification of Domestic partner

Child's birth certificate naming member's Domestic partner as the other child's parent

Adopted Child / Child of Legal Guardianship:

- Adoption decree / Court documentation confirming adoption
OR
- Court documentation confirming Legal Guardianship

Acceptable Events to **REMOVE** a dependent from the plan

Event Verification

Gain of Coverage

One or more documents that include the following information:

- The effective date of other coverage
- The names of each person covered on that plan
- The type of coverage gained

Loss of Coverage

One or more documents that include the following information:

- The termination date of other coverage
- The names of each person covered on that plan
- The type of coverage lost

Dissolution/Termination of Domestic Partnership

Divorce/Annulment

- Certified Divorce Decree showing date of divorce
- OR
- Court documentation showing legal annulment with date of annulment

Non-Qualifying Life Events for Health Insurance

Not all life events qualify for a special enrollment period (SEP) to enroll in or change health insurance outside of the open enrollment period.

Voluntary Choices & Changes:

- **Choosing not to enroll in employer-sponsored coverage:** If you're offered health insurance through your job but decline it, you typically cannot enroll in your employer's plan until the next open enrollment period, unless another qualifying life event occurs.
- **Voluntarily canceling your health plan:** Deciding to end your current individual market health plan before its renewal date or end date without another qualifying reason, will generally not trigger an SEP.
- **Ending COBRA coverage early:** Voluntarily dropping COBRA coverage before it expires will not trigger an SEP, unless you have another qualifying event.

Coverage-Related Issues:

- **Loss of short-term or temporary health insurance:** These types of plans are often not considered "minimum essential coverage" under the Affordable Care Act (ACA), and their expiration may not qualify you for an SEP.
- **Travel insurance expiring:** Expiration of travel insurance policies generally does not constitute a qualifying life event.
- **Loss of coverage due to non-payment of premiums:** If your health insurance is canceled due to failure to pay premiums, this is not considered a qualifying life event.
- **Failure to provide required documentation:** Losing state or federal healthcare coverage or assistance due to not providing necessary documentation or proof of eligibility may not qualify you for an SEP.

Other Situations:

- **Gaining voluntary guardianship of a dependent:** Unless authorized by a court order, gaining voluntary guardianship may not be considered a qualifying life event.
- **Ending participation in a Medical Cost Sharing Group:** Ending membership in this type of group may not qualify you for a special enrollment period.