

Do you qualify for a special enrollment period?

Outside of open enrollment, the only time you can apply for or change health coverage is if you have a qualifying life event, which allows you to change or apply for coverage for a limited time before or after this qualifying life event occurs. This is called a special enrollment period.

To qualify for a special enrollment period, you must:

- Have a qualifying life event
- Have proof of your qualifying life event
- Apply within 60 days of your qualifying life event – for some events, you can enroll before the date of your qualifying life event

What are the qualifying life events?

Here's a list of some of the life events that qualify you for a special enrollment period:



Loss of minimum essential health coverage



Gaining, becoming, or losing a dependent, or death of a subscriber or a dependent



Child support order or other court order to cover a dependent



Permanently relocating with access to new plans



Change in employer health coverage making you eligible for a premium tax credit



Determination by the health benefit exchange of exceptional circumstances

If you get your health coverage through the exchange, these qualifying life events also apply:



Change in income changing your eligibility for federal financial assistance



Coverage as an American Indian/ Native Alaskan



Change in immigration status

Some qualifying life events require prior health coverage for you to qualify for a special enrollment period. For more information on qualifying life events, start dates, and prior coverage requirements, visit kp.org/specialenrollment.

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What if I don't have health coverage when my qualifying life event occurs?

If you don't have health coverage when your qualifying life event occurs, you may be able to enroll in a new plan, either directly through Kaiser Permanente or through your state's health benefit exchange. Qualifying life events such as marriage, permanent relocation with access to new plans, or change in employer health coverage making you eligible for a premium tax credit require proof of prior coverage. Visit kp.org/specialenrollment for more information.

What if I want federal financial help when my qualifying life event occurs?

If you qualify for and want financial help from the federal government, you can apply through the health benefit exchange. Visit buykp.org for more information.

What if I'm a member who bought my plan directly through Kaiser Permanente when my qualifying life event occurs?

If you're a current member who bought your plan directly through Kaiser Permanente, you can always change plans during open enrollment. In some cases, you may be able to change plans during a special enrollment period when you have a qualifying life event. Visit kp.org/specialenrollment for more information.

What if I'm a member who bought my plan through my state's health benefit exchange when my qualifying life event occurs?

If you're a current member who bought your plan through your state's health benefit exchange, you can always change plans during open enrollment. In some cases, you may be able to change plans during a special enrollment period when you have a qualifying life event. Visit the health benefit exchange for more information.

How long does the special enrollment period last?

The special enrollment period generally lasts 60 days from the date of your qualifying life event. For example, if you get married on June 1, you have 60 days – or until July 30 – to apply for coverage. Some qualifying life events allow more than 60 days from the date of your qualifying life event. Visit kp.org/specialenrollment for more information.

What if my qualifying life event happens during open enrollment?

Even if your qualifying life event happens during open enrollment, you'll still have a special enrollment period.

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What if I know about my qualifying life event in advance?

If your qualifying life event is a loss of minimum essential health coverage that you know about in advance, you may be able to apply for new coverage ahead of time. In this case, you may have 60 days before and 60 days after the qualifying life event to apply.

When should I submit proof of my qualifying life event?

You have a limited period of time to submit your proof for your qualifying life event. Please visit kp.org/specialenrollment to view proof requirements and deadlines. If we don't get your proof in time, we may need to cancel your application or account change, and you'll have to apply again. If your 60-day special enrollment period is up, you may have to wait until the next open enrollment period.



How do I apply?

During your special enrollment period, you can apply directly through Kaiser Permanente or through your state's health benefit exchange.

Applying through Kaiser Permanente

You have a number of ways to apply and submit proof of your qualifying life event through Kaiser Permanente:

- **Online:** Go to buykp.org and submit your application for health coverage and upload proof of your qualifying life event. To find out what types of proof are accepted, visit kp.org/specialenrollment.

- **Mail or fax:** Send your application or Account Change Form, Proof of Qualifying Life Event Form, and proof of your qualifying life event to the address or fax number listed below. To find all 3 forms and learn what types of proof are accepted, visit kp.org/specialenrollment.

Applying through the health benefit exchange

If you're applying through your state's health benefit exchange, refer to its instructions online on how to submit an application or to change your account and whether proof of the qualifying life event is required. You'll also find instructions on how to submit your proof.

Addresses and fax numbers (for those who bought or are applying for coverage through Kaiser Permanente)

Send application for new coverage or the Account Change Form for existing coverage and proof:

- **By mail**
Kaiser Permanente for Individuals and Families
P.O. Box 23127
San Diego, CA 92193-9921
- **By fax**
1-855-355-5334

To find out more about special enrollment periods, go to kp.org/specialenrollment.

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