

Qualifying Life Event (QLE)

A change in your situation — like getting married, having a baby, or losing/gaining other health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in or terminate health insurance outside the annual Open Enrollment Period.

There are 4 basic types of qualifying life events. (The following are examples, not a full list.)

- Losing or gaining health coverage
 - Losing existing health coverage, including job-based, individual, and student plans
 - Losing eligibility for Medicare, Medicaid, or CHIP
 - Turning 26 and losing coverage through a parent’s plan
 - Gaining coverage through a spouse
- Changes in household
 - Getting married or divorced
 - Having a baby or adopting a child
 - Death in the family
- Changes in residence
 - Moving to a different ZIP code or county
 - Moving to or from a shelter or other transitional housing

Visit [Healthcare.gov](https://www.healthcare.gov) for a full list of Qualifying Life Events