

# What is a Qualifying Life Event?



## Quick Reference Guide

Student Health Insurance

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# What is a **Qualifying Life Event?**

Sometimes, things happen in our lives that may affect our insurance. These changes are called **Qualifying Life Events (QLEs)**. They may include:



## **Loss of healthcare coverage:**

- › changes in job
- › aging off your family plan at age 26
- › aging into Medicare at age 65

## **Changes in household:**

- › marriage
- › divorce
- › birth of a child
- › death of a household member

## **Changes in residence:**

- › moving to a new area for work
- › school
- › life events

## **Other events:**

- › changes in income that affect access to Medicaid
- › changes in visa status or citizenship
- › changes in military service that affect Veterans Affairs benefits





## I've had a QLE happen. What can I do?

When a QLE happens (either planned or unplanned), you have a limited time frame to request a **special enrollment period** to update your health insurance status. The exact period can vary by insurance provider or the type of event. It's typically 30 or 60 days after the related QLE.

When your insurance changes you may see some disruption and changes in your ability to access health services. Since your insurance plan and provider may have changed, providers you saw on your old plan may no longer be in network (meaning you'll have to pay more to see them). Depending on your plan, you may need to go back through a referral process for your new insurance to cover the costs of a visit.

## I had insurance through my employer. What can I do?

If you or a family member lose their job and it affects your health insurance, you may qualify for temporary coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). This allows you to access your plan and healthcare providers for a specific period. The US Department of Labor has resources on their website about qualifying events, eligibility, and maintaining health insurance coverage under COBRA. If you or a family member lose their job and it affects your health insurance, you may qualify for temporary coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). This allows you to access your plan and healthcare providers for a specific period.



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