Qualifying Life Events

Sometimes events like a birth or marriage mean you'll need to change your coverage at another time of the year. These are called qualifying life events. After a qualifying life event, you have a period of 30 days to change your plan or enroll in a new plan. You also may be able to select a plan up to 30 days in advance of some qualifying life events. This can be during open enrollment or after open enrollment has ended.

You can use any of the following qualifying life events to enroll in one of our plans during a special enrollment period. For any of these events, please be sure to provide us with one of the documents listed below. Some events may require more than one document.

**Birth, adoption and legal guardianship**

**Acceptable documentation**
- Birth certificate or application for a birth certificate
- Adoption record or placement for adoption
- Legal guardianship document
- Court order or child support order

**Marriage**
- Marriage license (include proof of coverage for at least one, subscriber or spouse)

**Loss of employer-sponsored group coverage**
- Letter or document from employer stating the employer changed, dropped or will drop coverage or benefits for the employee, spouse or dependent, including the date coverage ended or will end
- Letter from health insurance company showing coverage termination date
- COBRA documentation showing length of coverage with beginning and end dates

**Divorce or legal separation**
- Divorce or annulment papers including the ending of health care responsibility and proof of prior qualifying health coverage within the last 60 days

**Death of policyholder**
- Death certificate and proof of prior qualifying health coverage within the last 30 days

**Turning age 26 and aging off parent's plan**
- Proof of prior qualifying health coverage within the last 30 days

**Loss of Medicaid**
- Documentation from Michigan Department of Health and Human Services indicating the reason for loss and when coverage ended or will end
- Letter from Medicaid or Children’s Health Insurance Plan (CHIP) stating when coverage ended or will end