

Changing with you and your life

Starting your new chapter? You could qualify for new coverage.

We can help you choose a health plan

You can typically only enroll in a qualified health plan once a year during the annual open enrollment period. If you've experienced certain changes in your life, however, you could be eligible for a special enrollment period to sign up for health coverage or to change your current plan. You must sign up within 60 days of the event. You must also include written proof of the event. HAP is here to help.

Life events and proof required

Qualifying life event	Proof required	Effective date
Marriage	Copy of marriage certificate & proof of prior coverage within last 60 days for at least one spouse	1st of month following application
Birth of a child	Copy of your child's birth certificate or hospital documentation	Date of birth
Adoption or placement for adoption of a child	Copy of certificate of adoption or placement papers	Date of adoption or placement
Divorce, legal separation or death	Copy of divorce decree, legal separation papers or death certificate	1st of month following application
Noncalendar year policy renewal	Copy of renewal letter	1st of month following application
Permanently moving to a new area that offers new qualified health plan options	Proof of prior coverage within last 60 days, prior address & new or current address ¹	1st of month following application
Job loss	Proof of loss of coverage ²	**See below
Loss of group health coverage	Proof of loss of coverage ²	**See below
Divorce	Copy of divorce decree & proof of loss of coverage ²	**See below
Losing eligibility for Medicaid or Children's Health Insurance Program	Copy of letter from Medicaid or CHIP	**See below
COBRA coverage ending	Proof of loss of coverage ²	**See below
Other (on a case-by-case basis)	Give full details & date of event. More proof may be required.	1st of month following application
Newly gaining access to an ICHRA or QSEHRA	Proof of eligibility	1st of month following application

To learn more or for a list of other acceptable documentation, visit hap.org/SEP or call (855) WITH-HAP (948-4427).

**1st day following application, 1st of month following application, 1st of month on 2nd month following application.

¹ Unless you've moved from outside of the country.

² Voluntarily canceling other health coverage or being terminated for not paying premiums isn't considered loss of coverage. Neither is losing a plan that doesn't carry minimum essential coverage.

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