

## Qualified Life Events (Special Enrollment Periods) for ACA Plans

### Loss of Health Coverage

- Losing job-based coverage
- Losing coverage due to divorce or legal separation
- Aging off a parent's plan at age 26 (*for plans written in Florida for Florida residents, dependents may remain in the parent's plan through the end of the year they turn 30, subject to eligibility requirements under Florida Statute §627.6562*)
- Losing eligibility for Medicaid or CHIP
- Loss of student health coverage
- COBRA coverage expiring

### Changes in Household

- Getting married
- Getting divorced or legally separated
- Having a baby
- Adopting a child or placing a child for adoption or foster care
- Death of a dependent or someone who was covering you on their plan

### Changes in Residence

- Moving to a new ZIP code or county
- Moving to the U.S. from a foreign country or U.S. territory
- A student moving to or from school
- A seasonal worker moving to or from their work location
- Moving to or from a shelter or transitional housing

### **Changes in Income or Household Size**

- A change that affects eligibility for premium tax credits or cost-sharing reductions

### **Changes in Citizenship or Immigration Status**

- Gaining U.S. citizenship
- Gaining lawful presence in the U.S.

### **Other Qualifying Events**

- Release from incarceration
- Becoming a member of a federally recognized tribe or becoming eligible for Indian Health Service
- AmeriCorps members starting or ending service
- Gaining or losing eligibility for Medicare or Medicaid

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*Note: You typically have 60 days from a Qualifying Life Event to enroll in or make changes to your coverage.*

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