

a healthy conversation

Missed open enrollment?

Certain life events may allow you to add health insurance coverage

From Wellmark Blue Cross and Blue Shield

For most people, the last date to enroll in health insurance for coverage in 2015 was February 15th. However, there are still various opportunities to sign up for, or change coverage, this year before the next open enrollment period if you have a “life event” that qualifies you for a special enrollment period.

These “qualifying life events” are generally significant milestones in the lives of individuals. It is important for consumers to be educated on which milestones affect their coverage to ensure proper plans are in place.

Some qualifying life events that could trigger special enrollment periods for individuals include:

- **Turning 26 years old:** Under the new law, young adults can remain insured through their parents’ health insurance policies until they “age out” at age 26 and need to seek new coverage.
- **Change in family status:** Several significant events affect family size, including marriage, birth of a baby, and adoption of a child or addition of a stepchild.
- **Permanently moving to a new state:** Relocating to a new coverage area will affect where one receives coverage.
- **Change in citizenship status:** If one becomes a citizen of the United States, that change in status will affect

coverage.

- **Losing other health coverage:** Individuals can lose coverage due to job loss, divorce, and loss of eligibility for Medicaid or CHIP.

After a qualifying life event occurs, individuals can have between 31 and 60 days to enroll in individual health insurance or make the appropriate changes to their current policy. That is, of course, until the next annual enrollment period.

Seek the help of an expert to see how any life events could impact you and your insurance coverage. Your employer or trusted insurance agent or broker can help determine what you will be eligible for and when you need to enroll.

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