

# Life Event Quick Reference Guide

## Qualifying Life Event Reference Chart

Change in Legal Marital Status	Required Documentation
Marriage	Marriage certificate
Divorce/annulment	Divorce decree/court ruling for annulment
Legal separation	Court order verifying legal separation
Death of spouse	Death certificate
Change in Number of Dependents	Required Documentation
Birth	Birth certificate
Death	Death certificate
Adoption/placement for adoption	Court order for adoption/placement for adoption
Gain or Loss Eligibility for Other Group Coverage (HIPAA special enrollment)	Required Documentation
Group health plan	Documentation from plan or issuer regarding change in eligibility (with effective date)
Change in Employment Status of Employee or Spouse	Required Documentation
Loss of employment	Termination documents or unemployment application
Start of employment	Employer documentation of employment start date
Change in worksite	Employer documentation showing change and impact on eligibility
Leave of absence	Employer documentation stating employee has commenced or returned from leave
Change in Place of Residence	Required Documentation
Change in place of residence of the employee, spouse or dependent that affects HMO eligibility	Documents indicating how change in residence affects employee eligibility

# Life Event Quick Reference Guide

Entitlement to Medicare or Medicaid	Required Documentation
Employee, spouse or dependent becomes covered under Medicare or Medicaid, or loses eligibility for his or her Medicare or Medicaid coverage (including coverage under a state Children's Health Insurance Program or CHIP)	Government verification that coverage was gained or lost
Changes in Coverage	Required Documentation
Significant cost increases	N/A
Significant curtailment of coverage	N/A
Addition or significant improvement of benefits package option	N/A
Change in coverage under other employer plan	Documentation from employer showing change in coverage
Loss of health coverage sponsored by governmental or educational institution	Government verification of loss of eligibility
Other	Required Documentation
Change of custody, judgment, court order or decree requiring health coverage	Court documentation, including qualified medical child support order (QMCSO)
COBRA qualifying event	N/A
FMLA leave	N/A
Eligibility for premium assistance subsidy through a Medicaid plan or CHIP	Government verification of eligibility for subsidy (with effective date)
Exchange enrollment	Employee representation regarding enrollment in a plan under an exchange
Reduction in hours of service to less than 30 hours without loss of eligibility	N/A