

# HIPAA QUALIFYING EVENTS

Please be advised that we will no longer allow subscribers to make enrollment changes (whether to add or delete) qualified dependents in the middle of the Contract Period unless it meets a HIPAA Qualifying Event as follows:

- **Loss of Health Coverage**
  - Losing existing health coverage, including job-based, individual and student plans
  - Losing eligibility for Medicare, Medicaid or CHIP
  - Turning age 26 and losing coverage through a parent's plan
  
- **Changes in Household**
  - Getting married or divorced
  - Having a baby or adopting a child
  - Death in the family
  
- **Changes in Residence**
  - Moving to a different zip code or county
  - A student moving to or from the place they attend school
  - A seasonal worker moving to or from the place they both live and work
  - Moving to or from a shelter or other transitional housing
  
- **Other Qualifying Events**
  - Changes in income that affect the coverage you qualify for such as full-time to part-time and vis versa
  - Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Corp Shareholder
  - Becoming a U.S. Citizen
  - Leaving incarceration (Jail or prison) status
  - AmeriCorps Members starting or ending service

While we have implemented certain HIPAA Qualifying Events for subscribers to add dependents outside of open enrollment, the same provisions of the law apply to those subscribers requesting to delete dependents outside of the open enrollment period. In other words, for a subscriber to add or delete dependents outside of their open enrollment period, they must meet one of the HIPAA Qualifying Events .