



Qualifying Events

Qualifying Events Chart

For all Large Groups and for Grandfathered and Transitional Small Groups:

A **qualifying event** is an event that modifies standard enrollment requirements, allowing an employee to enroll in insurance coverage or change the status of his or her enrollment.

Coverage will be effective the first of the month following a qualifying event when request for application/change is received by BCBSKS prior to the 60th day following the qualifying event for all but Birth of a Child, Adoption, and Discharge From the Military. For these events, the effective date is the date of the event.

For BlueCare Small Groups (small groups that have changed benefits on or after January 1, 2014):

Special Enrollment Rights are available after the following triggering events.

Coverage will be effective the first of the month following a triggering event when request for application/change is received by BCBSKS prior to the 60th day following the triggering event.

	Qualifying event for enrollment	Qualifying event for status change	Loss of coverage required to be a qualified event
Divorce/annulment	✓ employee/spouse	✓ if dependent under limiting age	
Death of a spouse	✓	✓	✓
Spouse's loss of employment	✓	✓	✓
Spouse's employer no longer offers coverage	✓	✓	✓
Dependent reaches limiting age of parent's contract or is no longer eligible for student coverage		✓	✓
Dependent marries		✓	✓
Affidavit dependent no longer meets qualification to be considered an affidavit dependent		✓	✓
Dependent loses eligibility under TriCare		✓	✓
Expiration of COBRA or State Continuation	✓	✓	✓
Complete cessation of employer contribution	✓	✓	
Discharge from the military (employee/spouse)	✓	✓	✓
Individual becomes ineligible for Medicaid/Healthwave	✓ if employee	✓ if dependent	✓ if dependent
Individual becomes ineligible for Medicare	✓ if employee	✓ if dependent	✓ if dependent
Birth of a child	✓	✓	
Marriage	✓	✓	
Adoption	✓	✓	
Upon return from FMLA	✓	✓	
Loss of group coverage at another plan's Open Enrollment	✓	✓	✓
Victim of Domestic Abuse or Spousal Abandonment	✓	✓	

You may qualify for signing up for coverage in the Marketplace outside of the Open Enrollment period if you experience a “qualifying life event.” When any of these events occur, you qualify for a special enrollment period of 60 days to either enroll in a health insurance plan or change your plan:

1. Loss of minimum essential coverage, such as the loss of a job or through divorce*
2. Adding a dependent or becoming a dependent through marriage, birth, adoption or placement for adoption
3. You or a family member had a change to citizen or immigration status
4. Enrollment or non-enrollment in a QHP is unintentional, inadvertent or erroneous and is the result of an error, misrepresentation or inaction by officer, employee or agent of the Marketplace or Health and Human Services
5. The plan you enrolled in substantially violated a material provision of its contract
6. You became newly eligible or ineligible for premium tax credits or cost sharing assistance
7. Gaining access to new QHPs as a result of a permanent move to a new area
8. As a member of an American Indian tribe you may change from one QHP to another, one time per month
9. Misconduct by a non-Exchange entity results in one of the following:
 1. Failure to enroll the Qualified Individual in a plan;
 2. Individual is not enrolled in the QHP selected;
 3. Advance premium tax credits or cost sharing reductions are not being received by the Qualified Individual
10. Meeting other exceptional circumstances as the Exchange may provide

*Voluntarily quitting other health coverage or being terminated for not paying your premiums are not considered loss of coverage. Losing coverage that is not minimum essential coverage is also not considered loss of coverage. However, choosing to not renew an existing policy at the end of the plan year is considered loss of coverage.

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