

# Qualifying events

## What you need to know about qualifying events

There are situations in which you can make changes to your own insurance coverage or enroll family members outside of the open enrollment period. These situations are called “qualifying events.” The changes you make to your insurance coverage must be related to the change in your circumstances (such as adding coverage for a new spouse, new domestic partner, or new baby).

To make changes to your coverage, you must upload documentation of the qualifying event and make any changes to your coverage within 30 days for all other qualifying events.

## Examples of qualifying events are below:

### Loss of other insurance

You were previously covered under a different insurance plan, and that coverage has ended. Common reasons for loss of insurance include:

- You turned 26 and are no longer eligible to be covered under your parent’s plan.
- Your spouse or parent lost their job and insurance coverage.

**What you need to do:** Provide a letter from the insurer stating that your insurance coverage has been terminated and giving the effective date.

### Marriage

You got married and want to add coverage for your spouse.

**What you need to do:** Provide a copy of your marriage certificate.

**International Students:** [Provide an 1-20 form.](#)

### Family members arrive from another country

Your spouse or spousal-equivalent and/or dependent children arrive from another country for the first time.

**What you need to do:** Provide your family members’ passports or boarding passes.

### New baby

You have a baby, and you need to add the baby to your coverage.

**What you need to do:** Provide a birth certificate; OR a birth announcement from the hospital where the child was born.

### New dependent child added to family

This may be an adopted child, stepchild, or child for whom you have just been made legal guardian.

**What you need to do:** Provide the child’s name and date of birth, and provide necessary documentation.