Qualifying Events
Individual Policies

Applicant is required to request enrollment and provide suggested proof/ documentation of the event within 60 days of the QLE.

If documents provided are acceptable:

As described in 45 CFR §155.420(b)(1), the standard coverage effective date for a QHP selected by a Qualified Individual (QI)/enrollee during an SEP is:

- The first day of the month following QHP selection if selection took place between the 1st and 15th day of any month; or
- The first day of the second month following QHP selection if selection took place between the 16th and the last day of any month.

However, if a QI/enrollee experiences a life event, such as marriage, birth, adoption, or placement in foster care, QI/enrollee qualifies for special coverage effective date**. (See Exhibit 1)**

If documents are not acceptable and/or not received within 60 days from the QLE:

The member's effective date will be FOM following 90 days from the receipt of the application. Notification to member of denial of QLE will be provided.

If a member is applying due to a QLE, anyone in the household can come on as part of the QLE.
Per the IRS, a household is defined as: Tax filer + spouse + tax dependents
Follow these basic rules when including members of your household:
- Include your spouse if you're legally married.

- If you plan to claim someone as a tax dependent for 2016, **do** include them on your application.

- If you won't claim them as a tax dependent, **don't** include them.

- Include your spouse and tax dependents **even if they don't need health coverage.**

Note: If the applicant provides documentation and it does not list all members applying we will need tax documentation showing they claim the dependent on their taxes

Exhibit 1

Qualifying Events to Enroll/Change QHP Event Type	Suggested Documents As Applicable for the Event	When Coverage Begins (based on received date of application and supporting documentation)
Birth	Birth Certificate (Marriage/Domestic Partnership Certificate required for children of spouse/DP)	Coverage begins on the date of the event.
Adoption or Placement of Adoption	Adoption Certificate or Court Order	Coverage begins on the date of the event.
Marriage/Domestic Partnership	Marriage/Domestic Partnership Certificate and Birth or Adoption Certificate(s) for New Dependent Child(ren)	Coverage begins on the first day of the month following the date of the event. If supporting documents are not received within the month of the event, first of the month following received date applies.
Loss of Minimum Essential Coverage	Letter documenting the loss of Minimum Essential Coverage (additional examples of acceptable documents found **NAC 689A.475 Evidence of creditable coverage** (NRS 679B.130, 689A.710, 689A.740 NRS 689A.720)	Coverage begins on the first day of the month following the date of the event. If supporting documents are not received within the month of the event, first of the month following received date applies.
Individual gains status as a Citizen, National, or Lawfully Present	• Citizenship certificate, • Certificate of non-citizen national status • Written documentation from US Immigration and Citizenship Services, immigration court, showing status as "lawfully present."	Standard Coverage Effective Date
Permanent Move and Gain Access to New QHPS	One or more of the following: • Rental Agreement • Mortgage Statement • Utility Bill	Standard Coverage Effective Date
Employer-Sponsored Plan No Longer Affordable or Fails to Provide Minimum Value	Income Documents (Pay stubs, W2, etc.) and premium tables for the employer's least expensive employee only plan	Standard Coverage Effective Date
American Indian or Alaskan Native	Proof of tribal status in a federally recognized tribe.	Standard Coverage Effective Date

The above list is not intended to be comprehensive of all qualifying events. Supporting documentation must be received within 60 days of the Qualifying Life Event.

In Nevada, a customer may enroll without a qualifying event. A first of the month following a 90 day waiting period will apply upon receipt of the application.