

# Qualifying Life Event: Providing Documentation

You've confirmed you have a qualifying life event that opens a special enrollment period for an **Off-Exchange Policy** – your next steps will be providing proof of the event. Here is a list of documents that are accepted for each life event:

## Loss of Qualified Health Coverage

To qualify, all documents must show that you lost qualifying health coverage in the past 60 days or will lose coverage in the next 60 days. Loss of coverage due to non-payment of premiums or termination for cause is not considered loss of qualified coverage. Documents must also include your name and the date of coverage loss. Documents accepted include:

**A letter from an insurance company**, on official letterhead or stationery, including:

- A letter or premium bill from your former insurance company that shows you or your dependent's cancellation/termination from health coverage.

**A letter from an employer**, on official letterhead or stationery, that confirms one of these about you or your spouse or dependent family member:

- That your employer dropped or will drop your coverage or benefits or stopped contributing to your cost of coverage.
- That your employer changed or will change coverage or benefits, and your coverage will no longer be considered qualifying health coverage.
- If you're losing or lost coverage from a non-calendar year plan, you can submit a dated and signed copy of written verification from an insurance agent, or a dated letter from your insurance company stating when the coverage year ends.

**A letter about COBRA coverage**, like a letter from an employer or health insurance company that confirms these:

- Your employer's offer of COBRA coverage along with the date this coverage would start.
- Your COBRA coverage ended or will end, **or** your employer stopped or will stop contributing to the cost of coverage and when.

**A health care program document**, on official letterhead or stationery, including:

- A letter from a government health program, like TRICARE, Veterans Affairs (VA), Peace Corps, or Medicare, showing when coverage ended or will end.
- A letter from your state Medicaid or CHIP agency showing that your eligibility for Medicaid or CHIP was denied and when it was denied or that your Medicaid or CHIP coverage ended or will end.
- A dated copy of your military discharge document (DD214).

**A letter if you lost qualified student health coverage**, which shows when the coverage ended or will end. This should be on official letterhead or stationery.

**Pay stubs, if you lost employer-sponsored coverage.** You can submit:

- 2 pay stubs from the past 1-3 months, one that shows a deduction for health coverage and another which shows that the deduction ended in the past 60 days.
- If a reduction in work hours caused you to lose coverage, you can submit one previous pay stub that shows that you worked 30 or more hours and a deduction for health coverage, and a pay stub from the past 60 days that shows that you worked less than 30 hours and no deduction for health coverage.

## Loss of Qualified Health Coverage (continued)

**Document showing you lost coverage because of divorce, legal separation, custody agreements, or annulment**, including:

- Divorce or annulment papers that show the date responsibility ends for providing health coverage or proof that you stopped getting health coverage because of your relationship to your former spouse.
- Legal separation papers that show the date responsibility ends for providing health coverage.
- Other confirmation that you lost or will lose coverage because of divorce, legal separation, or annulment that shows the date that health coverage ends.

**Document showing you lost coverage due to death of a family member**, including:

- A death certificate or public notice of death and proof that you were getting health coverage because of your relationship to the deceased person, like a letter from an insurance company or employer that shows the names of the people on the health plan.
- Other confirmation that shows you lost or will lose coverage because of the death of a spouse or other family member.

## Change in Residence

To qualify, you need to have moved in the past 60 days and have had qualifying health insurance for at least one day in the 60 days before your move, unless you were moving from another country or a United States territory. This means you need to submit two sets of documents: one to prove your move and one to prove you had health coverage before the move. Documents must show that you (or your dependent) moved and must include your name and the date of the move. In addition to loss of coverage documentation, please include proof of the move, including:

**Bills or financial statements** that show a change of address or newly started services at your new address, including:

- Mail from a financial institution or a bank statement.
- An internet, cable, phone, or other public utility (like gas or water) bill or service communication. This should show the date that your new utilities or services started.

**U.S. Postal Service change of address confirmation letter** that includes the mail forwarding date and the address the mail will be forwarded to.

**Mortgage or rental document for your new address**, including:

- A mortgage deed that says the owner uses the property as a primary residence.
- A rental or lease agreement that shows a start date at your new address.

**A letter from a government organization**, on official letterhead or stationery, that shows a change of address to your new address.

**A letter from an insurance company**, like a homeowner's or renter's policy statement, that includes your policy start date at your new address. This should be on official letterhead or stationery.

## Change in Household

This category covers life events such as getting married, adding a child to the family, coverage obtained due to court order, getting divorced and having a death in the family. Legal or government-issued documents tied to these events are requested. All documents must show that this event occurred in the past 60 days. For example, if you adopt a child, you must submit a copy of the letter or record of the adoption, signed by a court or government official.

## Change in Household (continued)

**Marriage:** In order to qualify for an SEP due to marriage, at least one spouse must also have:

- Had qualifying coverage (such as a job-based plan, Marketplace plan, or Medicaid) for at least 1 day during the 60 days preceding the date of marriage; OR
- Lived in a foreign country or in a U.S. territory for one or more days during the 60 days before the marriage; OR
- Lived for 1 or more days preceding the move or previous enrollment period in a service area where no qualified health plan (QHP) was available through the Exchange.

Please include proof of prior coverage & marriage in the last 60 days, which includes:

- A letter or premium bill from your current insurance company that shows you or your spouse's eligibility for health coverage.
- A marriage certificate, license, affidavit, or other public or religious record of your marriage

The marriage SEP can only be used either to add the new spouse to the current Blue KC Off Exchange plan or to enroll the new spouse in a separate Blue KC Off Exchange plan. The currently-enrolled spouse cannot use the marriage SEP to change plans.

**Adding a child to the family, or coverage obtained due to court order:**

- Birth Certificate
- Adoption letter or record that shows the name of the person who was adopted and the date of adoption.
- Foster care papers that show the name of the person who was placed in foster care and the date of the placement.
- Child support or other court order that shows the name of the person who became a new dependent and the date of the court order.
- Document for legal guardianship that shows the name of the person who became a new dependent and the date that this person was placed in a home or the date legal guardianship was established. Medical support order that shows the name of the person who became a dependent and the effective date of the order.

**Divorce, legal separation, custody agreements, or annulment:** In order to qualify for this SEP, loss of coverage is required at the time of the event. Please see Loss of Qualified Health Coverage for details on required documentation.

**Death of a family member:** In order to qualify for this SEP, loss of coverage is required at the time of the event. Please see Loss of Qualified Health Coverage for details on required documentation.

## Eligibility change for Advanced Premium Tax Credit or Cost-Sharing Reduction

**Document showing you lost advanced premium tax credit or cost-sharing reduction,** including:

- A letter from the Marketplace stating loss of your APTC or CSR.
- A letter from your health insurer that indicates the loss of APTC or CSR.

## How do I submit the requested documents?

Please note the following instructions are for **Off-Exchange** health insurance application submissions only. You have 30 days to submit these documents following application submission. Please email or fax the applicable documents to:

Email: [ACA\\_IFP\\_Applications@BlueKC.com](mailto:ACA_IFP_Applications@BlueKC.com)  
 Fax: 816-395-2327 Attn: ACA Enrollment

Questions? Please contact Blue KC at 800-239-3389 or 816-395-3266.



**Kansas City**