

# What is a “life change”?



## Why do I have to report it to HealthSource RI? How do I report it?

### What is a life change?

A life change is when something happens that changes your life in a big way, such as getting married or divorced, having a baby or losing your job and the health coverage that came with it. Other life changes include:

- ◆ **If your income goes up or down:** HealthSource RI uses your income to calculate the amount of financial help you can receive to reduce your monthly bill. Any changes to your income will affect the amount of financial help you can receive.
- ◆ **If your family size changes:** HealthSource RI also uses your family size to calculate the amount of financial help you might receive to reduce your monthly bill. If you add or drop a family member from coverage, it may affect the amount of financial help you receive.
- ◆ **If you are pregnant:** If you are pregnant you might qualify for free health insurance through Medicaid. Medicaid evaluates your income and family size differently when you are pregnant, so you might be able to get free insurance even if you didn't qualify earlier.
- ◆ **If you lose or gain access to health insurance:** The ability to receive health insurance through an employer or the government (Medicare or Medicaid) affects your ability to get coverage and financial help through HealthSource RI.
- ◆ **If you experience a change in your immigration status:** Some financial help is only available for people who have been legally present in the United States for five or more years. If your immigration status changes, let us know so we can determine your eligibility for financial help or assistance.

## Why do I have to report these changes?

- ◆ **You can avoid a big bill at tax time.** Some life changes affect your ability to receive financial help from HealthSource RI. If you qualify for less savings than you're getting now, you might have to pay some or all of that money back to the Internal Revenue Service (IRS) when you file your federal tax return.
- ◆ **You could qualify for more savings.** Your life change might mean you qualify for more financial help to reduce the cost of your coverage or qualify for **free** insurance through Medicaid. You want to make sure that you are paying the correct amount for your coverage, and no more.

### Other changes to report:

- ◆ **Correction to name, date of birth, or Social Security number**
- ◆ **Change in address or phone number**
- ◆ **Moving in or out of Rhode Island**
- ◆ **Changes in status:**
  - Change in immigration status
  - Change in disability status
  - Change of tax filing status
  - Change in status as an American Indian/Alaska Native or tribal member
  - Change in incarceration status or release from incarceration

## How do I report a life change?

- ◆ Log in to your secure HealthSource RI account
- ◆ Call us at 1-855-840-4774 to report any life changes.

The Contact Center hours are Monday, Wednesday, Thursday and Friday from 8:30 am - 5:00 pm, Tuesday from 8:30 am – 7 pm

## What if reporting a change affects my eligibility for financial help or affects my existing coverage?

Until you report a change, you won't know how it will affect your eligibility or your coverage. If a change in income, the size of your family, or some other change affects your eligibility for financial help, free insurance, other assistance, or affects your coverage, you may need to take steps to remain covered. If you become no longer eligible for your current coverage, the contact center can tell you what steps you may need to take to avoid a gap in coverage.

## How do I cancel my coverage?

If you or someone in your household wants to cancel or “disenroll” from health insurance purchased through HealthSource RI, there are several ways to cancel:

Option 1: **Click on the “Disenroll” button** on your HealthSource RI account dashboard. This will allow you to disenroll health coverage for one or all-household members on your account.

Option 2: **Contact a Navigator** near you to set up an appointment for in-person assistance. You can find a Navigator on our web site under the Get Help link on the home page.

Option 3: **Call the Contact Center** at 1-855-840-4774.

The Contact Center hours are: Monday, Wednesday, Thursday and Friday from 8:30 am - 5:00 pm, Tuesday from 8:30 am – 7 pm.

## What if I don't cancel my coverage but simply stop paying my bill?

If you do not actively cancel your coverage but you stop paying your bill, your coverage will continue and in most cases you will owe payment for that coverage. You must actively cancel your coverage using one of the three options above this paragraph. Your cancellation will be effective on the first of the month following your active cancellation.

If you do choose to cancel your health insurance coverage without replacing it, keep in mind:

- ◆ You may have to pay a penalty for the months you don't have health insurance. For 2016, the fee is \$695 or 2.5% of your household income, whichever is *higher*.
- ◆ Nobody plans to get sick or hurt, but bad things happen—even to healthy people—and medical bills can pile up quickly without coverage!

In most cases you will have to wait until the next open enrollment period to sign up for health insurance.