

Qualifying Life Event Overview



For an employee to be eligible for a Special Enrollment Period (SEP), they must first have a **Qualifying Life Event (QLE)**. A QLE entitles an employee to enroll in a new plan, dis-enroll from their existing plan, or add or remove members of their household from their existing coverage. A list of QLEs can be seen below:

Qualifying Life Event	Reporting Period
Loss of existing health coverage (from a spouse or other source)	Event can be no more than 60 days in the past. Loss of coverage can also be reported up to 60 days in the future.
Marriage	Event can be no more than 60 days in the past.
Adoption/foster care/child support order	Event can be no more than 60 days in the past.
Giving birth	Event can be no more than 60 days in the past.
Other - involuntary loss of coverage by household member	Event can be no more than 60 days in the past.
Divorce	Event can be no more than 60 days in the past.
Death	Event can be no more than 60 days in the past.
26th birthday (age-out), except for disabled dependents	This is done automatically at the end of the plan year. Letters go out 60 days ahead to employee.
Employee Change in Status	Employee changes status from part time to full time hours and is eligible for benefits. First of month after the status change. Can also work in reverse.
Newly Eligible Employee	Employer has probationary period which cannot exceed 90 days per the Affordable Care Act (ACA). Employee is added first of the month following probationary period.
Terminated Employee	Employees are removed the last day of the month in which the termination occurs. Cannot go back past 30 days. Need to verify if employer qualifies under COBRA vs mini COBRA. 60 day period allowed for decision on COBRA. HSRI for Employers can help connect former employees to high-quality, low- or no-cost coverage on the Individual and Families market often at a much lower cost than COBRA.

When an employee has a QLE, here are three things to remember:

Reporting Timeline: All qualifying events must be reported within 60 days of the event date. The event puts the employee into a Special Enrollment Period (SEP).

Where to Report the Information: All administrative items for qualifying events must be sent to the service team at HealthSource RI for Employers. Contact your business engagement specialist via email as all requests must be in writing. We cannot take a request over the phone. Please do not reach out to the insurance carrier.

Effective Dates: All additions of employees or members are processed the first of the month following the end of coverage date, except in the case of giving birth. All terminations are done the last day of the month in which the employee leaves except in the case of death.