

# Report Life Changes When You Have Marketplace Coverage

When you sign up for coverage through the Health Insurance Marketplace, your eligibility is based on your family size, household income, and other factors. It's important to report life changes because they can impact your health coverage or the amount of premium tax credit or cost-sharing reductions you may get.

## What to report

Has your family, job, or income changed this year? Here are some of the types of changes you should report.

### Changes that affect your family size

---



- Getting married or divorced, or having a death in the family
- Becoming pregnant
- Having a child, adopting a child, or gaining a child through foster placement
- Gaining or losing a dependent, including due to a child support or other court order



### Changes that affect your household income

---

- Income that's different from what you expected when you applied for Marketplace coverage

### Changes to the coverage that's available to you

---



- Getting coverage or help with coverage costs through a job
- Turning 26, so you're no longer eligible for coverage on your parent's health plan
- Becoming eligible for Medicare or Medicaid

### Other changes

---



- Where you live
- Tax filing status, or changes to your name or Social Security Number (SSN)
- Disability status
- Citizenship or immigration status
- Incarceration status
- American Indian/Alaska Native tribal status

## When to report a life change

When changes happen, report them to the Marketplace within 30 days. New plans and prices may be available to you right away. For example, if your income goes down, you could qualify for more savings than you did when you first applied. If your income goes up, you could qualify for less savings than you're getting now. If you don't report the change, you may have to pay back some or all of your premium tax credit when you file your federal income tax for the year. The sooner you report income changes, the less you may have to pay back at tax time.

## How to report a life change

Visit [HealthCare.gov](https://www.healthcare.gov), log into your Marketplace account, and select your application.

- Select "Report a Life Change" from the menu on the left.
- Follow the steps to review your application information, make any changes, and confirm your plan selection.

You can also call the Marketplace Call Center at 1-800-318-2596 to report your changes. TTY users can call 1-855-889-4325.

## What to expect

When you report a life change, you'll get a new Marketplace eligibility notice. It will explain if you're eligible for:

- **A Special Enrollment Period** that allows you to change plans or choose your same plan outside the yearly Open Enrollment Period. If you qualify, you'll have up to 60 days from the date of the qualifying event to enroll in a new health plan. You may need to send documents to confirm eligibility for a Special Enrollment Period, like if you move or lose health coverage.
- **New help paying for coverage.** If the premium tax credit you qualify for has changed, you can adjust your monthly premium using the new amount.
- **A different kind of coverage,** like free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). Your eligibility results will explain your new coverage.

After you look at your eligibility notice on [HealthCare.gov](https://www.healthcare.gov), you'll see the steps you need to take to complete your enrollment. Your updated information will be stored in your Marketplace application and sent to your health insurance company.

## Changing your contact information?

Not all changes affect your coverage or savings, but you should still report them to the Marketplace. You can log into your Marketplace account and update your phone number and email address in the section labeled "My profile." You can also update this information in the "Communication preferences" for each application. To update your home or mailing address, be sure to follow all steps to "Report a Life Change." You can also call the Marketplace Call Center at **1-800-318-2596**.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.

