

# Reporting Life Changes: Types of Qualifying Life Events

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**Contents**

Let's Get Started ..... 3

What You Need to Know..... 5

What You Need to Do ..... 6

Wrap Up ..... 8

## Let's Get Started

### Change is a part of life

Inevitably you'll work with consumers who have experienced a variety of life changes. These changes can affect a consumer's Marketplace eligibility, costs, or the plan options available to them. Let's say a consumer got a new job, lost a job, had a death in the family, or changed phone numbers. Maybe the consumer recently married or divorced. It's your duty as an assister to help consumers report these changes to the Marketplace. In this module, you'll help consumers identify which life changes require them to update their Marketplace account profile and which require them to update their existing Marketplace applications.

Before you start this module, be sure to review [SOP 13 - Update a Federally-facilitated Marketplace Account](#). This resource provides information on updating a Marketplace account profile and application at HealthCare.gov. You might find Exhibit 4 – Life Changes in SOP 13 particularly useful while completing this module or helping consumers. It's a great quick reference guide that lists life events and corresponding potential updates consumers should report as a life change on their Marketplace application.

#### SOP 13: Exhibit 4 - Life Changes

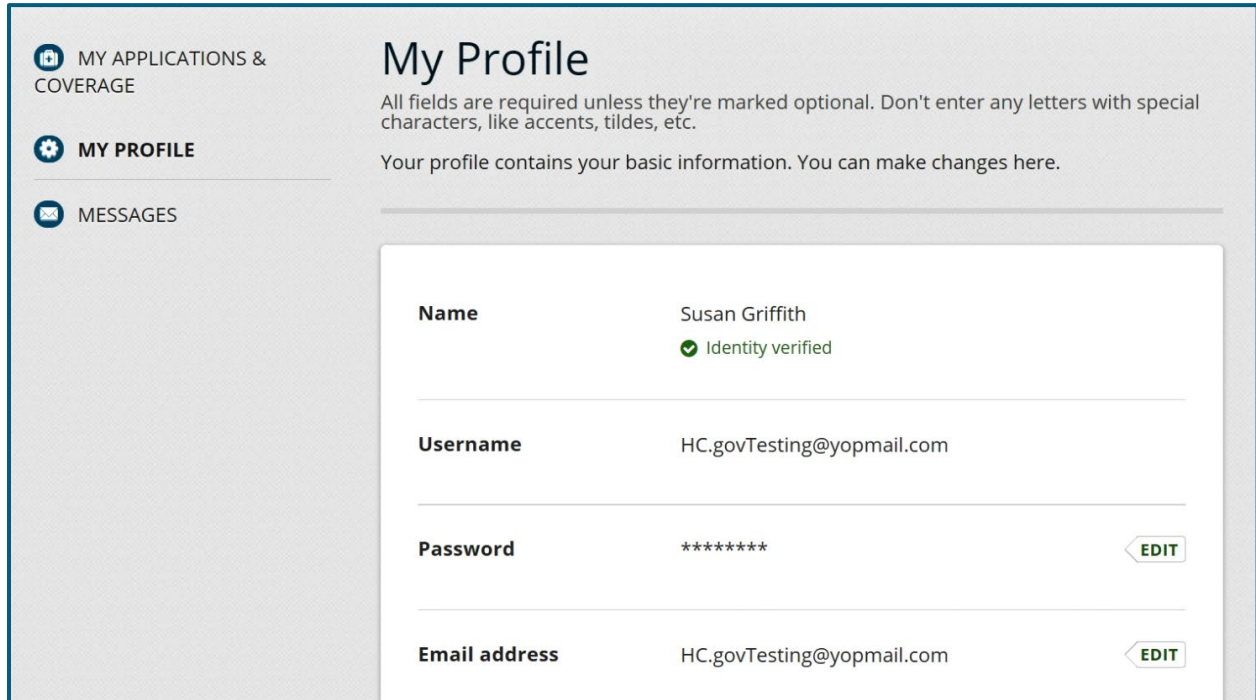
Life Event	Potential Updates
Citizenship/Immigration Status Change	<ul style="list-style-type: none"><li>• Change in citizenship or immigration status for a household member needing coverage</li></ul>
Residency Changes	<ul style="list-style-type: none"><li>• Report a new residential or mailing address</li></ul>
Incarceration Status Change	<ul style="list-style-type: none"><li>• Report current incarceration (in detention or jail) for household member who needs coverage</li><li>• Report end of incarceration period for household member needing coverage</li></ul>
Tax Filing Status Change	<ul style="list-style-type: none"><li>• Report change in tax filing status (e.g., married filing jointly or separately)</li><li>• Add, remove, or change tax dependents</li></ul>
Pregnancy Status Change	<ul style="list-style-type: none"><li>• Report new pregnancy (pregnancy status is optional for Marketplace enrollees to disclose)</li><li>• Report end of pregnancy</li></ul>

Life Event	Potential Updates
Household Member Change	<ul style="list-style-type: none"> <li>• Add or remove household member (including through birth, adoption, or placement of child for adoption)</li> <li>• Correction to household members' names (i.e., if a person got married or divorced and their surname has changed)</li> <li>• Correction to date of birth or Social Security number</li> <li>• Update marital status or other family relationships</li> <li>• Report a household member's physical disability to work, attend school, or take care of daily needs</li> <li>• Remove household member from the application</li> <li>• Change in status as an American Indian/Alaska Native or tribal member</li> </ul>
Change in Request to Health Plan Costs	<ul style="list-style-type: none"> <li>• Request help paying for coverage</li> <li>• End request for help paying for coverage</li> </ul>
Income Change	<ul style="list-style-type: none"> <li>• Increase or decrease in household income</li> </ul>
Employer-Sponsored Minimum Essential Coverage (MEC) Change	<ul style="list-style-type: none"> <li>• Changes to employer-sponsored MEC (e.g., change in premiums, coverage no longer offered by employer)</li> <li>• Changes to employment status causing loss of eligibility for employer-sponsored MEC</li> <li>• Household member gets a new offer of employer-sponsored MEC</li> </ul>
Individual Coverage Health Reimbursement Arrangements (ICHRA)/Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) Change	<ul style="list-style-type: none"> <li>• Employees and their dependents who newly gain access to an ICHRA</li> <li>• Individuals and their dependents who are newly provided a QSEHRA</li> </ul>
Other MEC Changes	<ul style="list-style-type: none"> <li>• Gained or lost MEC (e.g., coverage that you had through a family member, Medicaid, CHIP, Medicare) in the last 60 days</li> <li>• Will gain or lose MEC in the next 60 days</li> </ul>

## What You Need to Know

### Useful Information

Consumers may need your help updating their account information or communication preferences, such as changing their password or opting to receive Marketplace notices in the mail. In these instances, a consumer only needs to log into their Marketplace account and update their Marketplace account profile.



**MY APPLICATIONS & COVERAGE**

**MY PROFILE**

**MESSAGES**

## My Profile

All fields are required unless they're marked optional. Don't enter any letters with special characters, like accents, tildes, etc.

Your profile contains your basic information. You can make changes here.

<b>Name</b>	Susan Griffith	<input checked="" type="checkbox"/> Identity verified
<b>Username</b>	HC.govTesting@yopmail.com	
<b>Password</b>	*****	<a href="#">EDIT</a>
<b>Email address</b>	HC.govTesting@yopmail.com	<a href="#">EDIT</a>

For life changes that may affect consumers' eligibility for coverage or financial assistance, such as a change in residence or immigration status or loss of health coverage, consumers need to report a life change and update their Marketplace application. As an assister, you should help consumers identify whether their life change requires updating their account profile or reporting a life change on their application.

## What You Need to Do

Update a Marketplace Account?

Update a Marketplace Application?

Do Nothing?

Here are some real-world scenarios you may encounter when working with consumers. Read each one and determine whether the consumer should update their Marketplace account, update their Marketplace application, start a new application, or if they don't need to report the change.

Question: Jeremy wants to update his email address and make it his preferred method for receiving Marketplace communications. Which of the following does Jeremy need to do?

- a. Update his Marketplace profile
- b. Update his Marketplace application
- c. Start a new Marketplace application
- d. None of these

Answer: A. Consumers can change their contact information and communication preferences by updating their Marketplace account profile.

Question: Jiang receives a raise at work and needs to report an increase in her income. Which of the following does Jiang need to do?

- a. Update her Marketplace profile
- b. Update her Marketplace application
- c. Start a new Marketplace application
- d. None of these

Answer: B. Consumers can report an increase in income by updating their Marketplace application. Updates to an application may affect a consumer's eligibility for financial assistance, Special Enrollment Periods (SEPs), or other health coverage options (e.g., Medicaid). For more information, visit [HealthCare.gov/reporting-changes/why-report-changes/](https://www.healthcare.gov/reporting-changes/why-report-changes/).

Assister Tip: Always make sure consumers understand the importance of reporting changes in household income as soon as they happen. If they report changes on time, they'll receive the maximum benefits they are eligible for and avoid receiving excess advance payments of the premium tax credit (APTC). This will reduce their chances of owing money to the Internal Revenue Service (IRS) when they file federal income tax returns at the end of a coverage year.

Question: Jay moves out of state to live closer to his family. Which of the following does Jay need to do? Select the two best answer choices.

- a. Update his Marketplace profile
- b. Update his Marketplace application
- c. Start a new Marketplace application
- d. Start a new Marketplace profile

Answer: A and C. No matter where consumers move, they should update their Marketplace account profile with their new address. Because Jay moved to a different state, he must also start a new Marketplace application in his new state. It's very important to report moves *out of state* as soon as possible so consumers can start a new Marketplace application and enroll in a plan in the new state without a break in coverage — and avoid paying for coverage that doesn't apply in their new state. These consumers should also terminate any existing coverage in the state they are leaving, or they will continue to receive a bill for that coverage. For next steps and additional information, visit [HealthCare.gov/reporting-changes/when-you-move/](https://www.healthcare.gov/reporting-changes/when-you-move/).

Question: Emmanuel has a 19-year-old younger sister named Marianne who is starting college in the fall. Emmanuel will help pay for Marianne's tuition and will claim her as a dependent when he files his federal income taxes for the upcoming year. Which of the following does Emmanuel need to do?

- a. Update his Marketplace profile
- b. Update his Marketplace application
- c. Start a new Marketplace application
- d. None of these

Answer: B. Emmanuel should report this life change by updating his Marketplace application. A consumer's household includes the tax filer, their spouse, and their tax dependents. In this case, adding Marianne as a dependent might change Emmanuel's household size and eligibility for financial assistance. For more information, visit [HealthCare.gov/reporting-changes/why-report-changes/](https://www.healthcare.gov/reporting-changes/why-report-changes/).

Good job on those scenarios. Continue to the Wrap Up section or you can go through the scenarios again.

## Wrap Up

### Some Final Thoughts

Congratulations! You have completed Types of Qualifying Life Events.

As you can see, consumers may need to update their Marketplace account profile or their Marketplace application when they experience a life change. Remember, you can always refer to [SOP 13 - Update a Federally-facilitated Marketplace Account](#) and other resources at [Marketplace.cms.gov](https://www.Marketplace.cms.gov) and [HealthCare.gov](https://www.HealthCare.gov) for more information about reporting life changes.