

**Life Happens:**

# Get Covered Outside of Open Enrollment

You can enroll in or change health insurance plans at any time of the year if you experience a major life event or a special circumstance, called a "qualifying life event."

So, what counts as a qualifying life event?



Getting married or divorced



Moving into or out of Maryland, or some moves within Maryland



Having or adopting a baby



Losing existing health coverage



Turning 26 and moving off of your parent's insurance plan



Certain changes in income

Even if you already have coverage through Maryland Health Connection, some of these changes may affect the coverage or financial help you're eligible for. In most cases, you have 60 days from the life event to enroll in new coverage if you qualify.

**You can enroll in Medicaid year-round if you qualify, even if you haven't experienced a major life change.**



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## Is becoming pregnant a qualifying event to enroll?

Becoming pregnant is not considered a life event but giving birth will qualify you for a Special Enrollment Period. However, if you become pregnant, you should update your information with Maryland Health Connection as soon as possible because **this change may make you eligible for Medicaid**. You can apply for Medicaid at any point during your pregnancy.

## Should I report changes like this even if I am already enrolled in a plan?

Yes, it's important to report changes in your income and household to Maryland Health Connection to make sure you are receiving the right coverage and financial help. For example, if you have a baby, you may qualify for a higher tax credit to lower the cost of your family's plan. You also should report other changes that may not affect your eligibility for coverage, such as corrections to name, date of birth or Social Security number.

## When does my plan change become effective?

For most life events, if you change plans and report your new plan selection to Maryland Health Connection between the 1st and the 15th of the month, your coverage will begin on the 1st of the next month. If you choose a new plan between the 16th and the last day of a month, your coverage will begin on the 1st of the following month. For example, if you select your plan July 16, your coverage will begin Sept. 1.

The start date for coverage may be different after other life changes. For example, in the case of a birth, adoption or placement in foster care or for adoption, the new plan will take effect on the date that event took place.



You can apply or update your information at **MarylandHealthConnection.gov**, call us at **1-855-642-8572 (TTY 1-855-642-8573)** or find free, in-person help near you at **MarylandHealthConnection.gov/help**.