

Report Life Changes to the Marketplace After You Enroll in Coverage

Once you have Marketplace coverage, you must report certain life changes. This information may change the coverage or savings you're eligible for.

You'll report changes directly to the Marketplace. Some changes also need to be reported to your insurance company, if you're covered by a private insurance plan. It's your responsibility to report changes in a timely way.

Your changes can make a difference in the kind of coverage you qualify for. If this is the case, you may be eligible for a Special Enrollment Period (SEP). A SEP allows a consumer to enroll in new health coverage and have it be effective, even if the normal enrollment period is over. Changes can also make a difference in the amount you pay for a plan.

After you report your changes to the Marketplace, you'll receive a notice explaining what you need to do next, like enroll in new coverage, or adjust your tax credit amounts.

Life changes to report

You must report a change if you:

- Get married or divorced
- Have a child, adopt a child, or place a child for adoption
- Have a change in income
- Get health coverage through a job or program like Medicare or Medicaid
- Change your place of residence
- Have a change in disability status
- Gain or lose a dependent
- Become pregnant
- Experience other changes that may affect your income and household size.
- **Other changes to report:** change in tax filing status; change of citizenship or immigration status; incarceration or release from incarceration (prison); change in status as an American Indian/Alaska Native or tribal status; correction to name, date of birth, or Social Security Number (SSN).



When and how to report changes

When changes like these happen, you should report them to the Marketplace as soon as possible.

If these changes qualify you for a Special Enrollment Period to change plans, in most cases you have 60 days from the life event to enroll in new coverage, or choose your same plan.

You can report these changes 2 ways:

- **Online:** Visit **HealthCare.gov** and log in to your Marketplace account (or create an account if you don't have one). Select your submitted application, then select "Report a life change" from the menu on the left.
- **By phone:** Contact the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

After you report a change

After you report changes to the Marketplace, you'll get a new eligibility notice that will explain:

- Whether you qualify for a Special Enrollment Period that allows you to change plans.
- Whether you're eligible for lower costs based on your new income, household size, or other changed information. You may become eligible for the first time, for a different amount of savings, or for new coverage through Medicaid or the Children's Health Insurance Program (CHIP). You also could become ineligible for savings – if your income has gone up, for example.

If you're eligible for a Special Enrollment Period

You'll be able to shop for a different plan in the Marketplace. You usually have 60 days from the date of the qualifying event to enroll in a new plan, or you can choose your same plan.

If you have a Special Enrollment Period, you can change plans 2 ways:

- **Online:** Visit **HealthCare.gov** and log in to your Marketplace account (or create a new account if you don't have one). Select your submitted application. Then select "Eligibility and Appeals" from the menu on the left. Next, scroll down and click the green "Continue to enrollment" button. You can shop for plans and change your selection.
- **By phone:** Contact the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

If you're not eligible for a Special Enrollment Period, but the tax credit you qualify for has changed:

You can't change plans. But if your tax credit amount changes, you can choose to adjust the amount of tax credit to apply to your monthly premiums after you report your life change.

Changing your contact information

Some changes don't affect your coverage or savings, but you still need to report them to the Marketplace and also to your insurance company.

- Home address
- Email address
- Phone number

Report contact information changes to the Marketplace:

You can update the information in your Marketplace account under "My Profile." You can also contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Report contact information changes to your insurance company:

Contact them directly. Otherwise they may not know about your new contact information.

