Qualifying Life Events

Below is a list of Qualifying Life Events that can lead to a Special Enrollment Period. If you are seeking health insurance coverage outside the annual Open Enrollment Period, you must have a Qualifying Life Event. You must also provide us with appropriate documentation. Please email a copy of your documents to MemberServices@mhc.coop or send your documents by mail to:

Special Enrollment Documentation
Mountain Health CO-OP
1545 Iron Eagle Drive Suite 101
Eagle, ID 83616

Qualifying Life Event Type	Specifics	Additional Circumstances	Validation	Date of Event
Loss of employer based coverage	Lost healthcare coverage for self or household member		• Letter of creditable coverage from previous insurer	60 days in the past, 60 days in the future
Change in household size	Got married	Choose plan by the end of the month, coverage can start the first day of the next month	• Marriage certificate	Past 60 days
	Had a baby		• Birth certificate • SSN	Past 60 days
	Adopted a child		• Adoption decree • SSN	Past 60 days
	Adoption placement with you		• Adoption agreement • SSN	Past 60 days
	Gained a dependent through marriage		• Marriage certificate • Birth certificate showing spouse as parent	Past 60 days
	Became a legal guardian of a child or disabled adult		• Guardianship decree • SSN	Past 60 days
	Child placed for foster care		• Foster parent agreement • SSN	Past 60 days

Qualifying Life Event Type	Specifics	Additional Circumstances	Validation	Date of Event
	Divorce or legal separation		• Divorce decree, separation agreement	Past 60 days
	Death of a household member	Only if this death causes loss of health insurance coverage	• Letter of creditable coverage from previous insurer • Death certificate	Past 60 days
Change in residence within same state	Moved to a new residence	Only if the member had health insurance coverage in the previous 60 days.	• Copy of purchase documentation such as deed, title, front sheet of closing document • Rental lease • Utility bill, such as gas, water, electric, sewer, trash • Vehicle registration • Driver's license	Past 60 days
Move to a new state		Only if the member had health insurance coverage in the previous 60 days. Choose plan by the end of the month, coverage can start the first day of the next month.	• Copy of purchase documentation such as deed, title, front sheet of closing document • Rental lease • Utility bill, such as gas, water, electric, sewer, trash • Vehicle registration • Driver's license	Past 60 days
Change in income	For currently enrolled individuals only	Only to change level of coverage; not to purchase new coverage	• Documents submitted to ID DHW	Past 60 days
	Previously not eligible for tax credit because income was too low; gained income to rise above 100% of the federal poverty level		• Previous application showing denial for having income below 100% of the federal poverty level • Previous year tax return showing income below 100% of the federal poverty level	
	Change in CSR status; either newly eligible or ineligible for CSR	Does not need to be currently enrolled	• Enrollment through YHI	

Qualifying Life Event Type	Specifics	Additional Circumstances	Validation	Date of Event
Change in status	Turned 26 and no longer eligible for parental coverage; turned 31 no longer eligible for catastrophic coverage; aged out of Medicaid coverage	If enrolled before birthday, coverage can start the next month; if enrolled after birthday, coverage can start the next month after you pick a plan	• Birth certificate • Creditable coverage letter (for parental coverage only) • Medicaid eligibility loss letter	60 days before birthday, 60 after birthday
	Gained citizenship		• Citizenship document	Past 60 days
	Gained lawful presence		• Immigration status document	Past 60 days
	Released from incarceration		• Jail release document	Past 60 days
	AmeriCorps members starting or ending their service		• AmeriCorps document	Past 60 days
Member of federally recognized tribe			• Federal tribe membership documents, blood certificate	May enroll any month
Member of Alaskan native corporation			• Native corporation membership documents	May enroll any month
Survivor of domestic abuse or spousal abandonment		Dependents may also be eligible	• Individual consideration as there may not be documentation available	Past 60 days
System errors	Online messaging that did not allow you to enroll/technical error committed by the insurance company/errors in immigration status		• Individual consideration as there may not be documentation available	Past 60 days
Unresolved casework	Issues that did not get resolved before OE ended		• Casework number/documents	Past 60 days
Medicaid ineligibility	Applied for Medicaid/were sent to Medicaid by the system but were not eligible		• Medicaid eligibility denial	Past 60 days
Exceptional circumstance	Unexpected hospitalization or temporary cognitive disability/natural		• Individual consideration based on circumstances	Past 60 days

Qualifying Life Event Type	Specifics	Additional Circumstances	Validation	Date of Event
	disaster such as earthquake, flooding, hurricane			