Virginia's Insurance Marketplace

Qualifying Life Events and Special Enrollment Periods

Outside of the Open Enrollment Period (November 1 – January 15), Virginians can purchase a health plan on Virginia's Insurance Marketplace or make changes to their existing plan only if they qualify for a Special Enrollment Period.

You qualify for a Special Enrollment Period if you have experienced certain changes in your circumstances known as Qualifying Life Events.

Qualifying Life Events fit into four basic categories:

Loss of Health Coverage

- Loss of Medicaid.
- Loss of coverage through employer.
- Loss of other minimum essential coverage.

Changes in Household

- Marriage.
- Divorce.
- Birth.
- Adoption.
- Legal separation.
- Gain of court-appointed dependent.
- Death in the family.

Changes in Residence

- Moved into the state.
- Change of address.

Other Qualifying Life Events

- Cancellation of hardship exemption.
- Change in income.
- Covered child ages out (at age 26).
- Change in American Indian/Native American status.
- Gain of American Indian/Alaska Native status.
- Change in incarceration status.
- Change in legal status.
- Change in U.S. citizenship status.

Some Qualifying Life Events must be verified by Virginia's Insurance Marketplace in order to open up a Special Enrollment Period. If one of the above situations applies to you, make sure to have your information handy when you go to apply.

After experiencing a Qualifying Life Event, an individual may qualify for a Special Enrollment Period if they or anyone in their household lost qualifying health coverage in the past 60 days or expects to lose coverage in the next 60 days. Individuals have 60 days from the loss of coverage to enroll in a new health plan.

Beginning January 1, 2024, Virginians who lose Medicaid coverage can report expected loss of coverage up to 60 days prior to the loss. They also can enroll in coverage up to 90 days after the loss of coverage.

Visit **Marketplace.Virginia.gov**
to shop for affordable health insurance plans.