

Qualifying Life Events and Special Enrollment Periods

Outside of the Open Enrollment Period (November 1 – January 30), 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.
- Moved to a different ZIP code or county in the state.

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.

Virginians who are found ineligible for Medicaid coverage are eligible for a Special Enrollment Period to apply for health insurance within 60 days.

As of January 1, 2024, Virginians who lose Medicaid coverage can report expected loss of coverage up to 60 days prior to the loss. After submitting an application, they will have 90 days to complete plan enrollment. Or, they can apply during the next Open Enrollment Period from November 1, 2025, through January 30, 2026.

Visit Marketplace.Virginia.gov/Special-Enrollment
to shop for affordable health insurance plans.