

Qualifying Life Events and Special Enrollment Periods

Virginia is for coverage when life changes.



Experienced a life change? You may not have to wait for coverage.

If you've had a major life event, you could qualify to enroll in health insurance now.

Outside of the Open Enrollment Period, 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 Residence

- Moved into the state
- Moved to a different ZIP code or county in the state

Changes in Household

- Marriage
- Divorce
- Pregnancy (new in 2026)
- Birth
- Adoption
- Legal separation
- Gain of court-appointed dependent
- Death in the family

Other Qualifying Life Events

- Cancellation of hardship exemption
- Gain of an employer-funded HRA
- Change in income
- Covered child ages out (at age 26)
- 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 to qualify for a Special Enrollment Period. If one of the above situations applies to you, make sure to have your information available when you go to apply.

When can I enroll?

After experiencing a Qualifying Life Event, you usually have **60 days** from your life event to enroll in a plan.

Get covered today

Find a plan that supports you.



Visit: Marketplace.Virginia.gov



Call: 888-687-1501



Get free, local help from a certified assister