

Health Insurance changes when life events occur

A qualified life event is an event that allows you to make changes to your school district health insurance plans. Maybe you need to add someone to their plan or find new coverage. There are specific reasons that allow changes to coverage, including:

- Marriage
- Divorce
- Birth
- Dependent turning 26 years old
- Adoption
- Court-ordered coverage
- Job loss
- Relocation to a new state

Many of the life events mentioned have time periods for applying for a change of coverage.

Involuntary loss of coverage

| Qualified life event | Time period to apply |
|--------------------------------|--------------------------------|
| Divorce | 60 days before and after event |
| Dependent turning 26 years old | 60 days before and after event |
| Job loss | 60 days before and after event |
| Relocation to a new state | 60 days before and after event |

Adding a dependent

| Qualified life event | Time period to apply |
|--------------------------------------|--------------------------------|
| Having a baby | Within 60 days of event |
| Adopting a child | 60 days before and after event |
| Getting married | 60 days before and after event |
| Receiving a court order for coverage | 60 days before and after event |