

Report Life Changes When You Have Marketplace Coverage

When you sign up for coverage through the Health Insurance Marketplace, your eligibility is based on your family size, household income, and other factors. It's important to report life changes because they can impact your health coverage or the amount of premium tax credit or cost-sharing reductions you may get.

Know what to report

Has your family, job, or income changed this year? Here are some of the types of changes you should report.

Changes that affect your family size



- Getting married or divorced
- Having a child, adopting a child, placing a child for adoption, or gaining a child through foster placement
- Becoming pregnant
- Gaining or losing a dependent due to a child support or other court order

Changes that affect your household income



- Income that's higher than what you expected when you applied for Marketplace coverage
- Income that's gone down

Changes to coverage that's available to you

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- Getting coverage through a job
- Turning 26, so you're no longer eligible for coverage on your parent's health plan
- Becoming eligible for Medicare or Medicaid

Other changes



- Place of residence
- Tax filing status, or changes to your name, date of birth, or Social Security Number (SSN)
- Disability status
- Citizenship or immigration status
- Incarceration status
- American Indian/Alaska Native tribal status

Know when to report a life change

When changes happen, report them to the Marketplace within 30 days. New plans and prices may be available to you right away. For example, if your income goes down, you could qualify for more savings than you did when you first applied. The sooner you report your change, the sooner you can start saving. If it's been longer than 30 days, you should still report the change.

Know how to report a life change

Log in to your Marketplace account on **HealthCare.gov**, and select your application.

- Select "Report a life change" from the menu on the left.
- Then, select the "Report a life change" button and update your information.
- Follow the steps to verify your application information and confirm your plan selection.

You can also call the Marketplace Call Center to report your changes. Call **1-800-318-2596**. TTY users should call 1-855-889-4325.

Know what to expect

When you report a life change, you'll get a new Marketplace eligibility notice. It will explain if you're eligible for:

- **A Special Enrollment Period** that allows you to change plans or choose your same plan outside the annual Open Enrollment Period. You'll have up to 60 days from the date of the qualifying life change to enroll in a new health plan or choose your same plan.
- **New help paying for coverage.** If the premium tax credit you qualify for has changed, you can adjust your monthly premium using the new amount.
- **A different kind of coverage**, like free or low cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). Your eligibility notice will explain your new benefits.

Be sure to report changes, even if you don't think you're eligible for a Special Enrollment Period. Your updated information will be stored in your Marketplace application and sent to your health insurance company.

Changing your contact information?

Some changes don't affect your coverage or savings, but you still need to report them to the Marketplace. This includes your home address, your email, and your phone number. You can update this information in your Marketplace account by reporting a life change.

You can also call the Marketplace Call Center at **1-800-318-2596**.

