

# QUALIFYING LIFE EVENTS

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## QLE INFO

Learn about different Qualifying Life Events (QLE) that can make you eligible for a Special Enrollment period.

# WHAT IS A QLE?

A **Qualifying Life Event (QLE)** is a change in your situation — like getting married, having a baby, or an involuntary loss of health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the plan's scheduled Open Enrollment period(s).

**After reading this document, if you have additional questions, please email [qualifier@studentinsurance.com](mailto:qualifier@studentinsurance.com) or call us at 877-657-5030.**

## EXAMPLES OF QLE'S:

(Please note that dependents can only be added to a plan IF the plan has dependent coverage)

- Student 'aging off' parent's plan
- Change in employment such as reduction of hours or termination
- Divorce
- Marriage
- Adding a Newborn
- Adoption
- Spouse/Dependent of International Student entering the U.S.

## NEW STUDENTS:

A new student or transfer student may be able to enroll outside of the plan's Open Enrollment period. We must receive verification of new student/transfer student status from your school.

## HOW TO ENROLL:

In most cases, a student must apply for coverage, submit supporting documentation (see chart below), and pay premium within 31 days of the QLE. Refer to the Student Health Plan brochure for your school to verify the number of days allowed for enrollment in the plan due to a QLE or as a new/transfer student.

- Send an email to [qualifier@studentinsurance.com](mailto:qualifier@studentinsurance.com). Email should include the student's name, school, an explanation of the QLE and any required documentation (see chart below)
- CHP will verify receipt of enrollment request via email and will request any additional information required
- When all required documentation is received by CHP, we will verify eligibility with your school
- Once eligibility is verified, CHP will email instructions for making payment and any additional steps required to enroll
- Student will be notified by email if it is determined that he/she is not eligible to enroll at any time during the process. Possible reasons for ineligibility include:
  - Documentation is not submitted within required timeframe.
  - Student is not enrolled in required number of credits to be eligible for Student Health Plan
  - Situation is not a true Qualifying Life Event (QLE)



## SEE SCHOOL'S STUDENT HEALTH PLAN BROCHURE FOR SPECIFICS OF THE PLAN

(DEPENDENTS CAN ONLY BE ADDED TO A PLAN IF THE PLAN HAS DEPENDENT COVERAGE)

PERSON TO BE ENROLLED	REASON FOR LATE ENROLLMENT	A COPY OF THE FOLLOWING DOCUMENTATION IS REQUIRED	CHP MUST RECEIVE THE COMPLETED ENROLLMENT FORM AND APPROPRIATE DOCUMENTATION WITHIN:	THE EFFECTIVE DATE OF THE NEW COVERAGE WILL BE:
Student	Termination of Prior Coverage	Letter of Creditable Coverage from prior insurance plan showing the date of termination	Refer to school's Student Health Plan brochure for allowable timeframe	Date following termination of prior coverage
Spouse	Termination of Prior Coverage	Letter of Creditable Coverage from prior insurance plan showing the date of termination	Refer to school's Student Health Plan brochure for allowable timeframe	Date following termination of prior coverage
Spouse	Entry into U.S.	Identification page of passport and page with U.S. entry date stamp	Refer to school's Student Health Plan brochure for allowable timeframe	The date of entry into the U.S.
Spouse	Marriage to Student	Marriage Certificate	Refer to school's Student Health Plan brochure for allowable timeframe	The date of marriage
Child(ren)	Termination of Prior Coverage	Letter of Creditable Coverage from prior insurance plan showing the date of termination	Refer to school's Student Health Plan brochure for allowable timeframe	Date following termination of prior coverage
Child(ren)	Birth	Birth Certificate or declaration of birth	Refer to school's Student Health Plan brochure for allowable timeframe	The date of birth
Child(ren)	Adoption	Official adoption papers showing date of adoption	Refer to school's Student Health Plan brochure for allowable timeframe	The date of adoption

