

Life Events

The following events provide a Special Enrollment Period which begins the date of the event and lasts **30 days**:

1. The date an employee or dependent loses eligibility for minimum essential coverage, including a loss of coverage resulting from the decertification of a qualified health plan by the marketplace*
2. The date an employee acquires a dependent or becomes a dependent due to marriage, birth, adoption, placement for adoption, or placement in foster care.
3. The date an employee's enrollment or non-enrollment in a qualified health plan is the result of error, misrepresentation or inaction by the federal government.
4. The date an employee or eligible dependent demonstrates to the marketplace that the qualified health plan in which he or she is enrolled substantially violated a material provision of its contract in relation to the enrollee.
5. The date the employee or dependent gains access to new qualified health plans as a result of a permanent move.

The following events provide a Special Enrollment Period which begins the date of the event and lasts **60 days**:

6. The date the employee or dependent loses or gains eligibility under Medicaid or NJ FamilyCare.
7. The date of a court order that requires coverage of a dependent.

If an employee initially waived coverage for themselves or their dependents due to coverage under another group plan, such as through a spouse's employer, parent's employer, 2nd job/employer, or former employer, and that coverage is subsequently lost, the employee/dependent can enroll as of the loss of coverage date, with proof of the event/loss attached to their application. The below are qualifying loss of group coverage reasons:

1. reduction in the number of hours of employment below eligibility for coverage;
2. involuntary termination;
3. divorce or legal separation or dissolution of the civil union or termination of the domestic partnership;
4. death of the employee's spouse or parent;
5. termination of the policyholder's contribution toward coverage; or
6. termination of the other plan's coverage.

Please note: A loss of coverage resulting from nonpayment of premium, fraud or misrepresentation of material fact is not a valid life event.