

## 4 Life Events That Could Require Health Coverage Updates

When life changes, it's important that your health plan keeps up. Make sure your health coverage is up to date when big transitions happen.

**1 Losing health coverage.** Your health coverage status can change when you or someone in your family leaves a job that provides minimum essential health coverage or if you lose health coverage provided by other programs (such as Medicare or Medi-Cal).

**2 Changing your income.** A change in your income might make you newly eligible or ineligible for tax credits and subsidies.



**3 Getting married or divorced.** You may need to add or remove a spouse from your health coverage when your marital or domestic partnership status changes. (Only a current spouse or domestic partner can be claimed as a dependent.)

**4 Adding or removing children as dependents.** If you have or adopt a child, make sure your new dependent is included in your health plan. Children already on your plan must be under 26 years old. (The law allows dependent children to be covered by their parents' health coverage until the age of 26. After that, they need their own health coverage.)



### Act quickly!

These are just a few of the life events that may qualify you to change health coverage right after they happen. This is called a special enrollment period, or SEP. You don't have to wait for the annual open enrollment period. You have 60 days after the event occurs to change your health coverage. Go to [www.CoveredCA.com](http://www.CoveredCA.com) for all the details about qualifying events.

For additional information, give us a call at 1-877-760-9945.

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