

Do you qualify for a special enrollment period?

Outside of open enrollment, the only time you can apply for health coverage is if you have a qualifying life event, which allows you to apply for coverage for a limited time before or after this life event occurs. This is called a special enrollment period.

To qualify for a special enrollment period, you must:

- Have a qualifying life event
- Have proof of your qualifying life event
- Apply within 60 days of your qualifying life event – for some events, you can enroll before the date of your qualifying life event

How long does the special enrollment period last?

The special enrollment period generally lasts 60 days from the date of your qualifying life event. For example, if you get married on June 1, you have 60 days – or until July 30 – to apply for coverage. Some qualifying life events allow more than 60 days from the date of your life event. Visit kp.org/chcspecialenrollment for more information.

What if my qualifying life event happens during open enrollment?

Even if your qualifying life event happens during open enrollment, you'll still have a special enrollment period. Follow the steps listed under "How do I apply?" on the next page.

What if I know about my qualifying life event in advance?

If your qualifying life event is a loss of minimum essential health coverage that you know about in advance, you may be able to apply for new coverage ahead of time. In this case, you may have 60 days before and 60 days after the qualifying life event to apply.

What are the qualifying life events?

While qualifying life events may vary by state, here are some of the life events that generally qualify you for a special enrollment period:



Loss of minimum essential health coverage



Gaining, becoming, or losing a dependent, or death of a subscriber or a dependent



Child support order or other court order to cover a dependent



Permanently relocating with access to new plans (moving)



Determination by the health benefit exchange of exceptional circumstances

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Some qualifying life events require prior health coverage for you to qualify for a special enrollment period. For more information on qualifying life events, start dates, and prior coverage requirements, visit kp.org/chcspecialenrollment.

Eligibility rules for Kaiser Permanente's Charitable Health Coverage Program still apply during the special enrollment period. Even if you have a qualifying life event, you still have to be eligible. To see if you're eligible for Charitable Health Coverage, visit kp.org/chcspecialenrollment and select your qualifying life event.

When to submit your proof of qualifying life event

You have a limited period of time to submit proof for your qualifying life event. Visit kp.org/chcspecialenrollment to view proof requirements and deadlines. If we don't get your proof in time, we may need to cancel your application or account change, and you'll have to apply again. If your 60-day special enrollment period is up, you may have to wait until the next open enrollment period.

Where to submit your forms and proof

By email: CHC-Applications@kp.org

By mail: Attn: CHC
P.O. Box 23127
San Diego, CA 92193-3127

By fax: 1-855-355-5334

How do I apply?

If you've had a qualifying life event and you're applying for Charitable Health Coverage during a special enrollment period, please complete either of the following steps, depending on whether you're already enrolled in a Charitable Health Coverage program.

You can find forms and more information about your proof of qualifying life event at kp.org/chcspecialenrollment.



If you aren't already enrolled in a Charitable Health Coverage program and you want to apply, follow these steps:

1. Fill out the application for subsidy form.
2. Fill out the separate Kaiser Permanente Application for Health Coverage.
3. Include proof of income.
4. Include proof of your qualifying life event.
5. Send your forms, proof of income, and proof of your qualifying life event.



If you're already enrolled in Charitable Health Coverage and you want to add an eligible family member to your account:

Fill out the Charitable Health Coverage account change form for the program offered in your state. Include proof of your qualifying life event with the form.

Need help?¹

Charitable Health Coverage program names vary by region:

All states TTY 711

Northern California

Community Health Care Program
1-800-464-4000

Southern California

Child Health Program
1-800-464-4000

Georgia

Georgia Bridge Program²
1-888-865-5813

Maryland and Virginia

Community Health Access Program
1-800-777-7902

1. Hours vary by region. 2. You must be actively enrolled with a participating community partner.