

Do you qualify for a special enrollment period?

In general, you can only change or apply for health care coverage during the yearly open enrollment period. But if you have a qualifying life event, you may be able to change or apply for coverage for a limited time before or after this 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 life event
- Apply within 60 days of your life event.
For some qualifying life events, you can enroll before the date of your event.

What if I don't have health coverage when my life event occurs?

If you don't have health coverage when your life event occurs, you may be able to enroll in a new plan (depending on certain requirements), either directly through Kaiser Permanente or through Washington Healthplanfinder, our state's health insurance marketplace. Some life events, such as marriage or permanent relocation, require proof of prior coverage. Visit kp.org/wa/if-sep for more information.

What if I want federal financial help when my life event occurs?

If you qualify for and want financial help from the federal government, you must apply through Washington Healthplanfinder.

What if I'm a member who bought my plan directly through Kaiser Permanente when my life event occurs?

If you're a current member who bought your plan directly through Kaiser Permanente,

you can always change plans during open enrollment. In some cases, you may be able to change plans when you experience a qualifying life event. Visit kp.org/wa/if-sep for more information.

What if I'm a member who bought my plan through Washington Healthplanfinder when my life event occurs?

If you're a current member who bought your plan through Washington Healthplanfinder, you can always change plans during open enrollment. In some cases, you may be able to change plans during a special enrollment period when you have a qualifying life event. Visit wahealthplanfinder.org for more information.

How long does the special enrollment period last?

The special enrollment period generally lasts 60 days from the date of your life event. For example, if you get married on June 1, you have 60 days – or until July 30 – to apply for coverage.

What if my life event happens during open enrollment?

Even if your life event happens during open enrollment, you'll still have a special enrollment period.

What if I know about my life event in advance?

If your life event is a loss of 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 life event to apply.

Have questions? Call us at **1-800-358-8815**. • Go to kp.org/wa/if. • Or contact your producer.

What are the qualifying life events?

Here's a list of some of the life events that qualify you for a special enrollment period:

- Loss of health care coverage
- Gaining, becoming, or losing a dependent
- Child support order or other court order to cover a dependent (varies by state)
- Permanently relocating (moving)
- Change in eligibility for federal financial assistance through Washington Healthplanfinder
- Change in eligibility for employer health coverage
- Determination by Washington Healthplanfinder

If you get your health coverage through Washington Healthplanfinder, these life events also apply:

- Change in immigration status
- Coverage as an American Indian/Native Alaskan

Some 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/wa/if-sep.



How do I apply?

During your special enrollment period, you can apply directly through Kaiser Permanente or through Washington Healthplanfinder.

Applying through Washington Healthplanfinder

If you're applying through Washington Healthplanfinder, refer to its instructions online on how to submit an application or to change your account.

Send your qualifying life event proof online or by fax to Kaiser Permanente at:

Online: kp.org/wa/if-exchange

Fax: **206-877-0655**

Include your name, address, phone number, and medical/health record number (if you have one) on each page of your proof.

Applying through Kaiser Permanente

You have a number of ways to apply through Kaiser Permanente:

- **Online:** Go to kp.org/wa/if and submit your Application for Health Coverage and upload proof of your qualifying life event.
- **Mail or fax:** Send your application or Account Change Form, Proof of Qualifying Life Event Form (you can find all 3 forms at kp.org/wa/if-sep), and proof of your life event to the address or fax number listed on the next page.

Submitting proof of your life event

Whether you apply online or by mail or fax, you'll need to send in proof of your qualifying life event. To find out what types of proof are accepted, visit kp.org/wa/if-sep.

If you apply by mail or fax, please send in the Proof of Qualifying Life Event Form along with your application or Account Change Form.

When to submit your proof of qualifying life event

Proof of your qualifying life event must be received within **30 calendar days** from the date on the special enrollment period notification letter we send you.

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.



**Address and fax number
(for those who bought or are
applying for coverage through
Kaiser Permanente)**

**Send application for new coverage or
Account Change Form for existing coverage
and proof:**

By mail

Kaiser Permanente for Individuals and Families
RCB-C1W-02
P.O. Box 35002
Seattle, WA 98124-3402

By fax

Washington.....206-877-0655

To find out more about special enrollment periods, go to kp.org/wa/if-sep.

All plans are offered and underwritten by Kaiser Foundation Health Plan of Washington, 601 Union St., Suite 3100, Seattle, WA 98101.