

Step-by-Step Guide for Submitting Documents for Special Enrollment Periods

What is Changing

Effective for 2026, the following Qualifying Life Events (QLEs) are now **gated and require documentation approval prior to plan shopping**:

- Birth
- Adoption
- Gain court-ordered dependent
- Loss of Minimum Essential Coverage (MEC)
- Loss of Other Qualifying Coverage
- Released from incarceration

For these events:

- Customers **cannot proceed directly to plan shopping**
- The Special Enrollment Period (SEP) will **not open until documentation is reviewed and approved**
- A **verification step is now required before enrollment**

Why is This Changing

These updates ensure alignment with:

- 2026 Pennie policy requirements
- System functionality for gated QLEs
- Updated verification standards

This change helps:

- Prevent incorrect SEP usage
- Ensure eligibility is verified before coverage selection
- Reduce follow-up actions due to missing or invalid documentation

Step-by-Step Guide

Step 1: Customer Reports a Life Event

When a customer reports a qualifying life event, begin by instructing them to **submit or resubmit their Pennie application**. This step is necessary for the system to capture the reported change and initiate the Special Enrollment Period (SEP) process. Even if the customer has already started an application, they must **complete and submit it again** to ensure the life event is properly recorded.

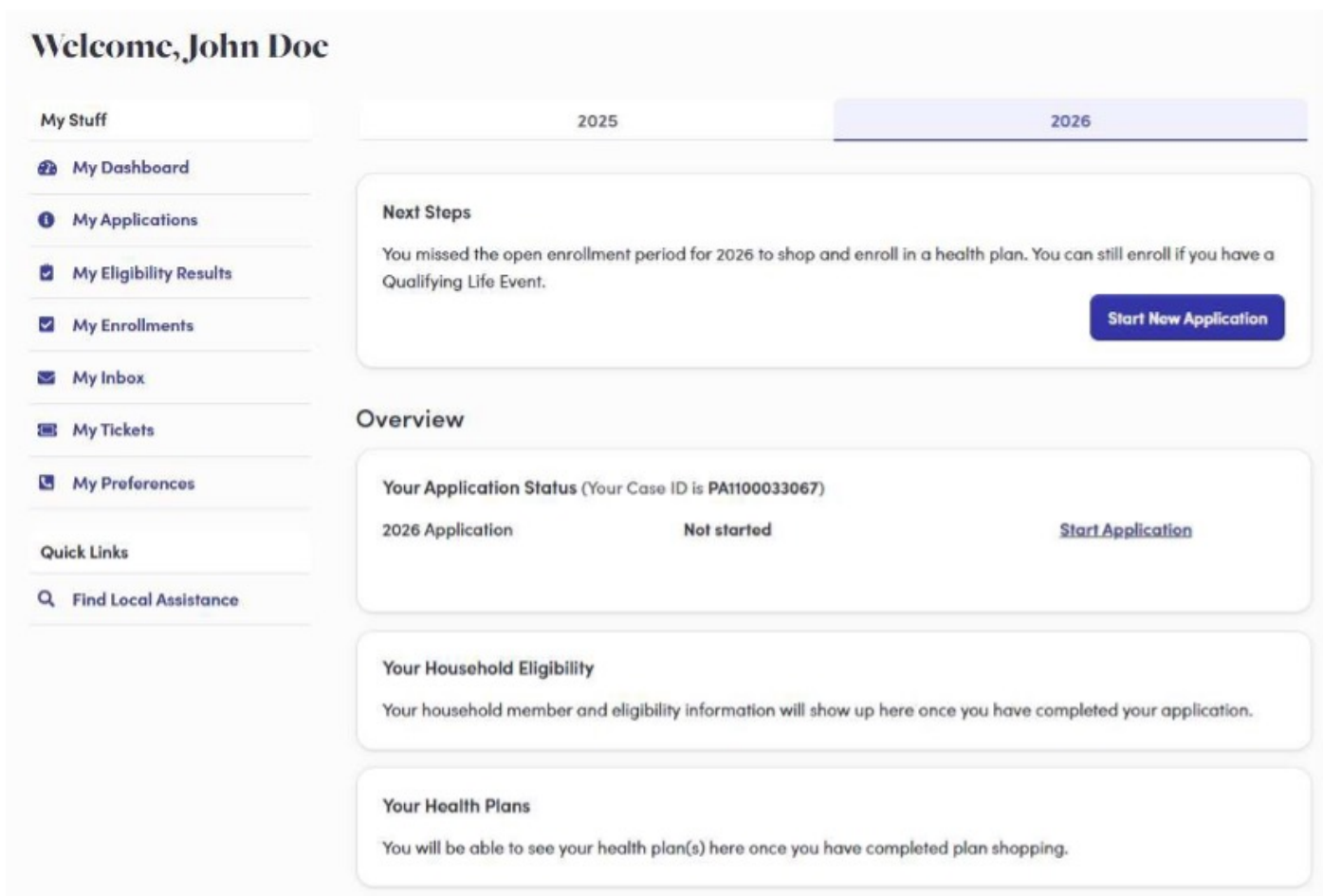


Image 1 Customer dashboard showing option to Start New Application

Step 2: Customer Confirms Life Event on Dashboard

After submitting the application, the customer will be directed to their Pennie dashboard, where they will be prompted to **confirm their life event**. Guide the customer to **select the event that best matches their situation**. It is important to ensure the correct event is selected, as this determines eligibility and triggers the appropriate next steps in the system.

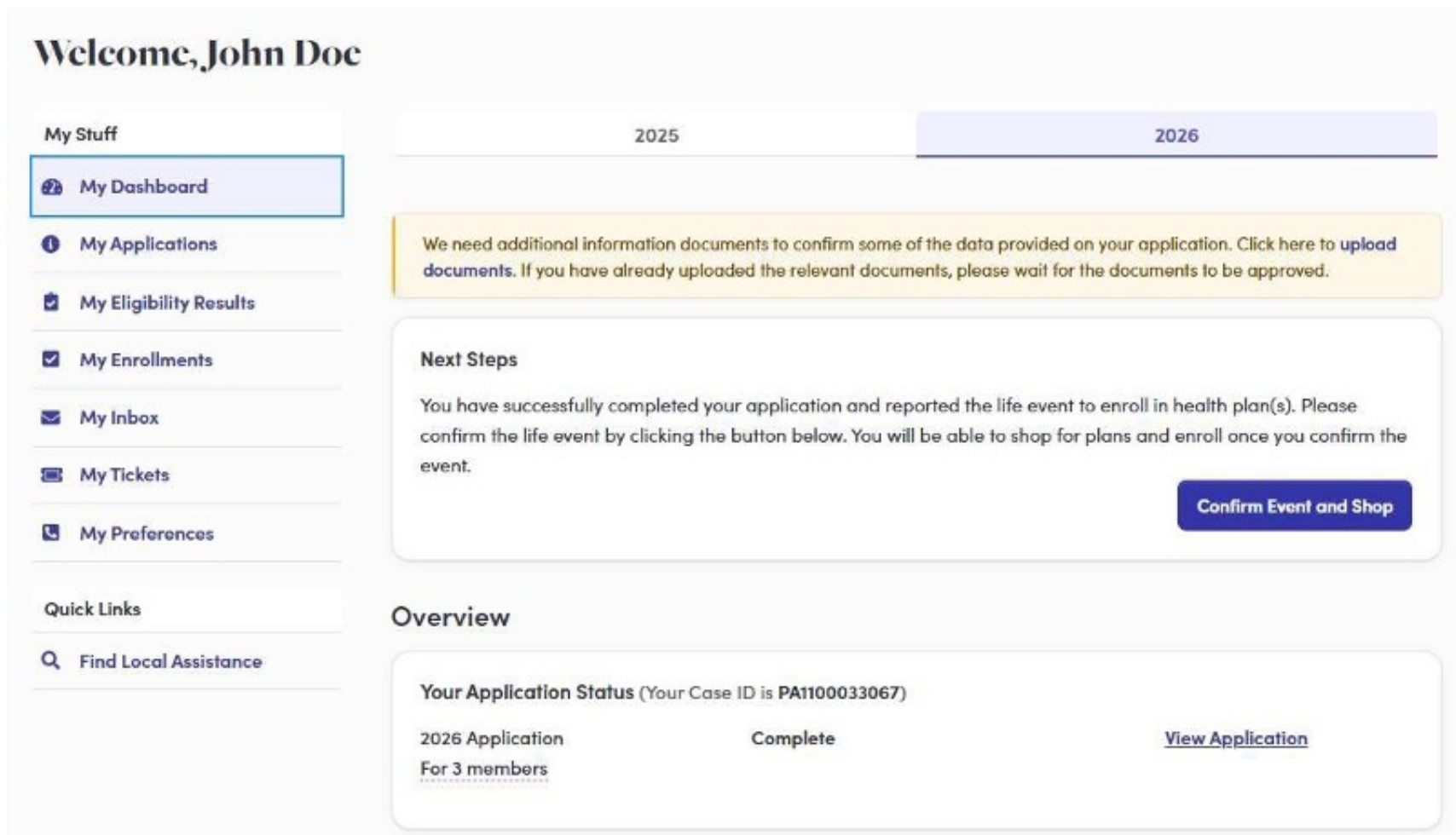


Image 2 Customer dashboard displaying Confirm Event and Shop button after application submission

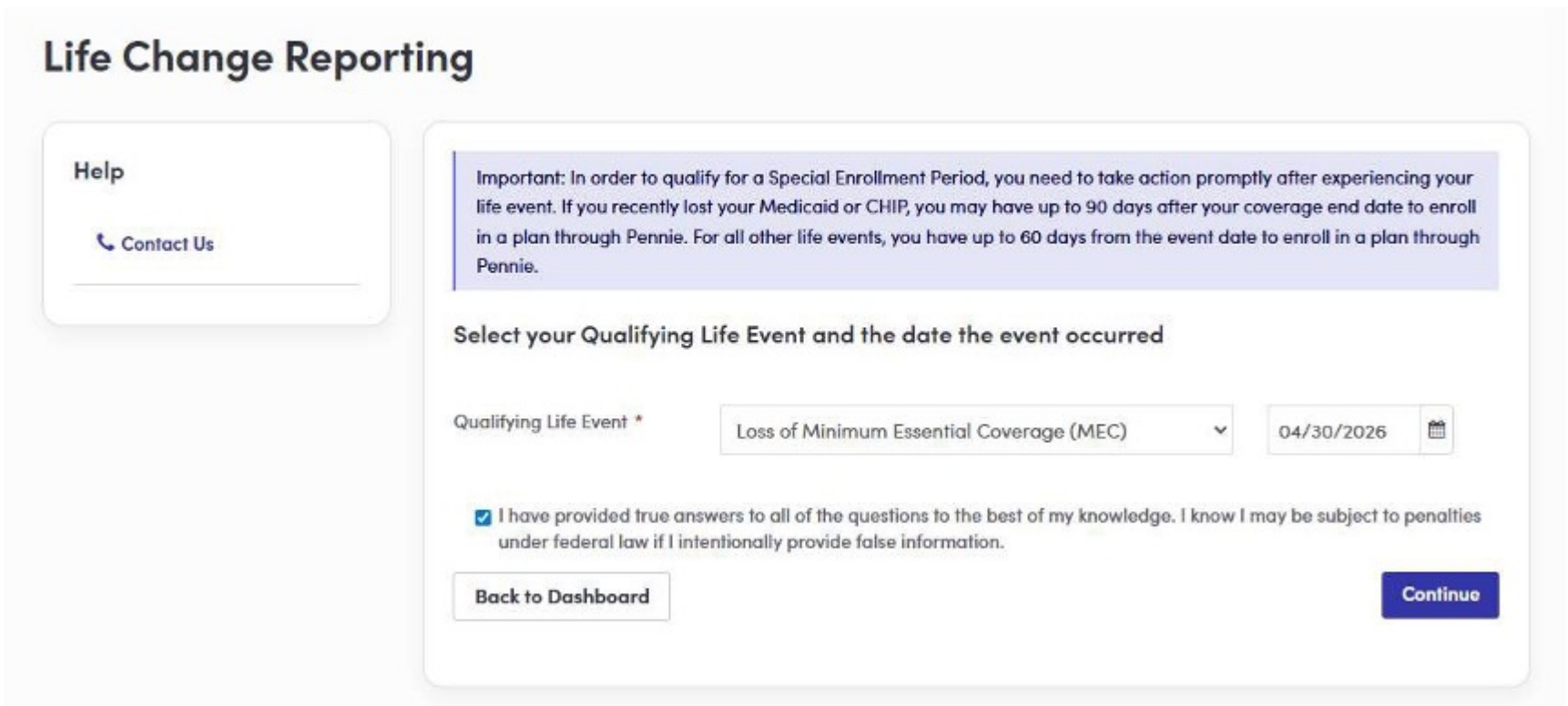


Image 3 Life Change Reporting screen displaying selection of Qualifying Life Event and event date

Step 3: Customer Selects QLE and Uploads Documentation

Once the life event is selected, the system will prompt the customer to **upload documentation to verify the event**. At this point, explain that **documentation must be submitted and approved before plan shopping becomes available**.

Reinforce that all documents must:

- **Clearly support the reported life event**
- **Include relevant dates**
- **Be legible and complete**

Let the customer know that **unclear or incomplete documents may delay the review process**.

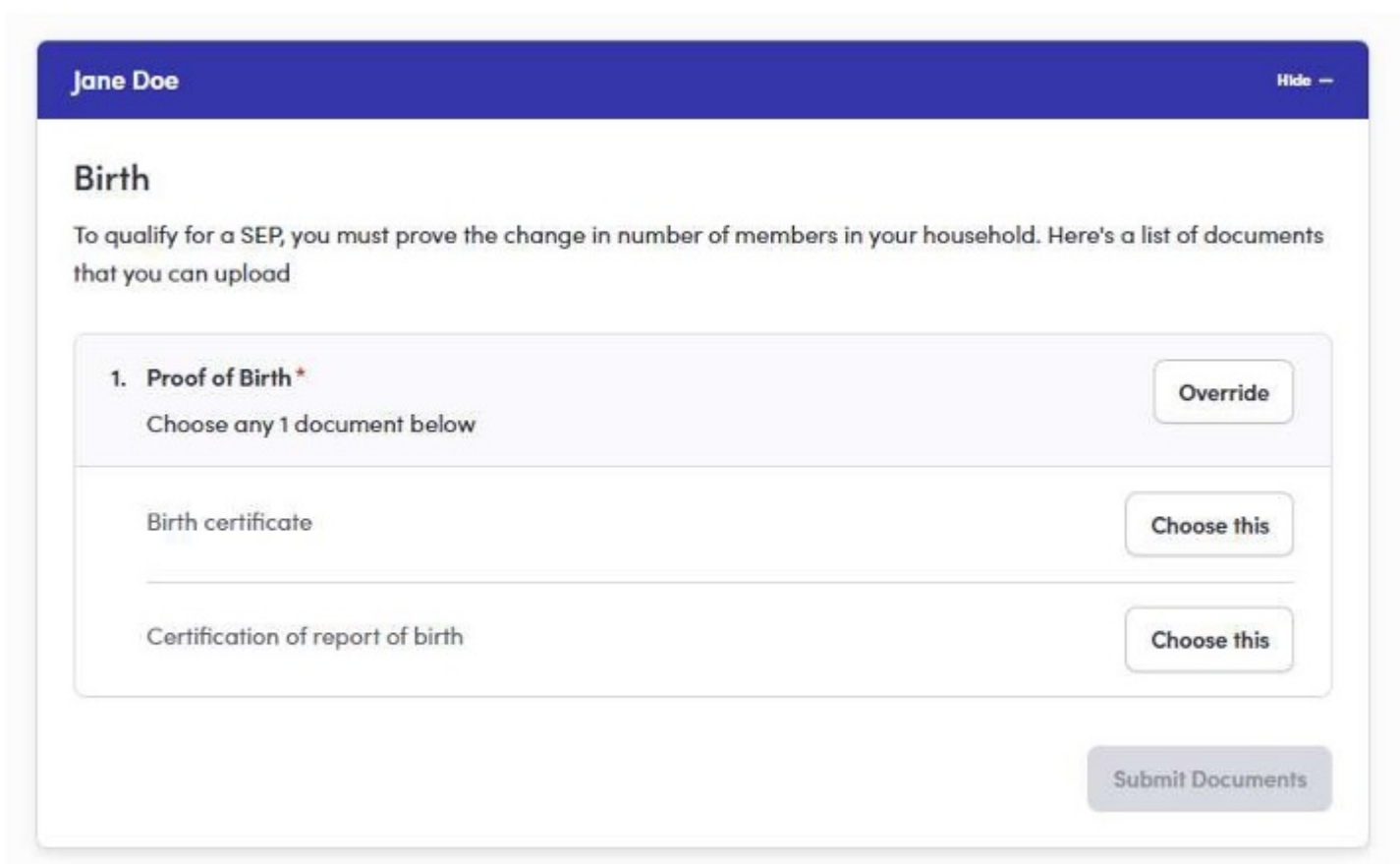


Image 4 Document Verification screen displaying acceptable documents for Birth QLE

Example:

Birth QLE

Acceptable documents include:

- **Birth certificate**
- **Certification of report of birth**

What to Look For

- Customer name matches application
- Date of birth is visible
- Official document format (state seal or header)

Watch For

- Missing name or date of birth
- Blurry or cropped document
- Signs of editing (different fonts, mismatched spacing)



Image 5 Example birth certificate used to verify Birth QLE

Adoption QLE

Acceptable documents include:

- **Court order defining adoption, foster care, or placement for adoption**

What to Look For

- Court name and document title
- Names of adopting parent and child
- Judge signature or court seal

Watch For

- Missing court identifiers
- Incomplete or unsigned documents
- Document appears altered or inconsistent

**Adoption Agreement between Adult Adoptee
and Adoptive Parent with Parties to Jointly Petition Court**

Agreement made on the _____ (*date*), between _____
(*Name of Adoptive Parent*) of _____

(*street address, city, state, zip code*), referred to
herein as *Adoptive Parent*, and _____ (*Name of Adoptee*), of

(*street address, city, state, zip code*), referred to herein as *Adoptee*.

Whereas, Adopting Parent, _____ (*number*) years of age, desires to adopt
Adoptee;
and

Whereas, Adoptee, _____ (*number*) years of age, desires to be adopted by
Adopting Parent; and

Whereas, the parties desire to assume toward each other the legal relationship of
parent and child, and to have all the rights and be subject to all of the duties and
responsibilities of that relationship;

Now, therefore, for and in consideration of the mutual covenants contained in this
agreement, and other good and valuable consideration, the receipt and sufficiency of
which is hereby acknowledged, the parties agree as follows:

1. Adopting Parent will adopt Adoptee, and Adoptee consents to be adopted by
Adopting Parent.
2. The parties will assume toward each other the legal relationship of parent and
child and agree to be subject to all the duties and responsibilities of that
relationship.
3. The parties will file a Petition for Adoption in _____ (*name of court*)
of _____ (*name of county and state*), requesting
that the court approve this Agreement and enter a decree that Adoptee is the
child of Adopting Parent, and that Adoptee bear the name of Adopting Parent.

WITNESS our signatures as of the day and date first above stated.

_____ (<i>Printed Name of Adopting Parent</i>)	_____ (<i>Printed Name of Adoptee</i>)
_____ (<i>Signature of Adopting Parent</i>)	_____ (<i>Signature of Adoptee</i>)

Image 6 Example adoption documentation used to verify Adoption QLE

Gain Court-Ordered Dependent QLE

Acceptable documents include:

- Court order defining child support
- Other applicable court order

What to Look For

- Court-issued document
- Names of individuals involved
- Language indicating custody or support

Watch For

- Missing names or relationship details
- Partial document (missing pages)
- No court header or identifying information

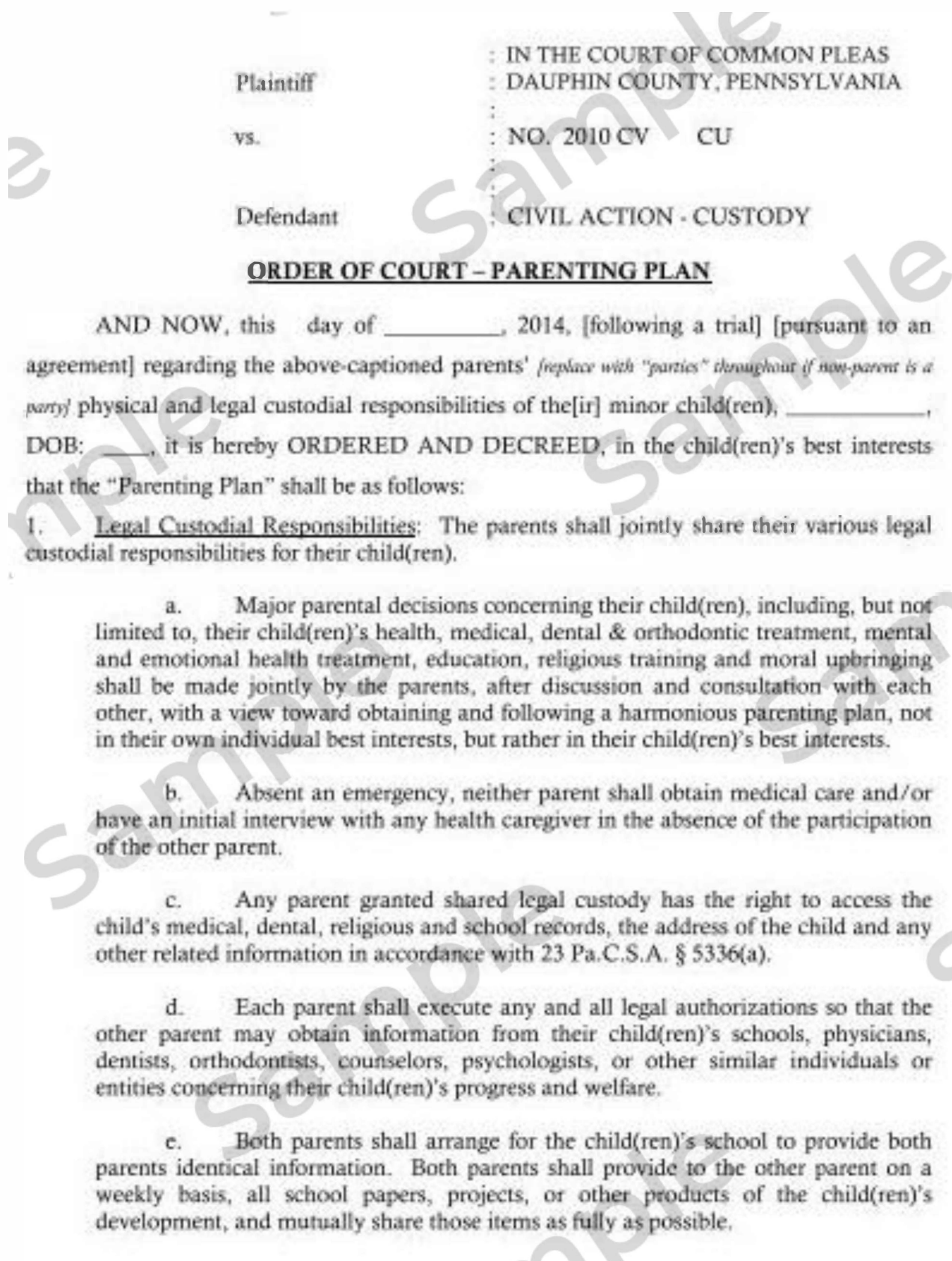


Image 7 Example court order used to verify court-ordered dependent QLE

Loss of Minimum Essential Coverage (MEC) QLE

Acceptable documents must show the type of coverage lost and the last date of coverage. Examples include:

- **Employer plan notice**
- **Letter from employer**
- **Letter from health insurance company**
- **Notice of loss of benefits from a government program (e.g., Medicare or TRICARE)**

What to Look For

- Employer or insurance company name
- Type of coverage
- Last date of coverage clearly shown

Watch For

- Missing coverage end date
- Generic or unofficial-looking document
- Mismatch between employer and customer

ABC Company
Your Health. Our Priority.

ABC Company Benefits Department
1234 Wellness Way
Harrisburg, PA 17101
717-555-1234
benefits@abccompany.com

May 15, 2025

Jane Smith
123 Main Street
Harrisburg, PA 17101

RE: Loss of Employer-Sponsored Health Coverage

Dear Jane Smith,



This letter is to inform you that your employer-sponsored health coverage through ABC Company will end as outlined below.

This change is due to a reduction in workforce hours and you will no longer be eligible for employer-sponsored health benefits.

If you have any questions, please contact the Benefits Department at 717-555-1234 or benefits@abccompany.com.

Sincerely,

□□
Maria Thompson
Benefits Manager

Coverage Information	
 Last Date of Coverage:	May 31, 2025
 Type of Coverage:	ABC Company Health Plan (Medical, Prescription Drug, Dental, Vision)

Important:
You may be eligible for a Special Enrollment Period to enroll in a new health plan through the Health Insurance Marketplace. We recommend contacting the Marketplace or a licensed agent for more information.

Questions?
Please contact the ABC Company Benefits Department at 717-555-1234 or email benefits@abccompany.com.

Image 8 Example document used to verify Loss of MEC

Loss of Other Qualifying Coverage QLE

Acceptable documents include:

- Letter from health insurance company confirming the type of coverage lost and the last date of coverage

What to Look For

- Insurance company name
- Statement that coverage is ending
- Last date of coverage

Watch For

- No clear end date
- Vague or incomplete coverage information
- Document not issued by a carrier or program

HealthPlus
INSURANCE

HealthPlus Insurance Company
100 Wellness Way
Philadelphia, PA 19103
1-800-555-1234
www.healthplus.com

May 12, 2025

John Doe
1234 Main Street
Philadelphia, PA 19103

Important Notice: End of Your Health Coverage

Dear John Doe,

This letter is to inform you that your health insurance coverage through HealthPlus Insurance Company will end on the last date shown below.

Your coverage is ending because you no longer meet the eligibility requirements for this plan. You will not be able to renew this coverage.

If you have any questions, please contact our Customer Service Department using the information listed below.

Sincerely,

J. Matthews

Linda Matthews
Customer Service Manager

Coverage Information	
Last Date of Coverage:	May 31, 2025
Type of Coverage:	Individual Health Insurance Plan

Important:
Because you are losing this health coverage, you may be eligible for a Special Enrollment Period (SEP) to enroll in a new health plan through the Health Insurance Marketplace. Visit [HealthCare.gov](https://www.healthcare.gov) or contact a licensed insurance agent for more information.

Questions?
Call us at 1-800-555-1234
Monday - Friday, 8:00 a.m. - 8:00 p.m. ET

Manage Your Account Online
Log in to your account at
www.healthplus.com/account

HP-OTHER-LOSS-0525

Image 9 Example document used to verify Loss of Other Qualifying Coverage

Released from Incarceration QLE

Acceptable documents include:


- **Court order or release documentation from a correctional facility showing the customer's name and release date**

What to Look For

- Customer name
- Correctional facility or court name
- Release date clearly listed

Watch For

- Missing release date
- No official identifiers (seal, signature, facility name)
- Document appears altered or unofficial



COMMONWEALTH OF PENNSYLVANIA
COUNTY OF DAUPHIN
COURT OF COMMON PLEAS

Court of Common Pleas
Dauphin County
101 Market Street
Harrisburg, PA 17101
(717) 780-6250

ORDER OF RELEASE
From Correctional Facility

IN RE: Michael James Carter
Date of Birth: 04/12/1987
DOC Number: AB1234


AND NOW, this 10th day of May, 2025, upon the motion of the Pennsylvania Department of Corrections, and good cause appearing,


IT IS HEREBY ORDERED by the Court of Common Pleas of Dauphin County that the above-named individual be released from the custody of the Pennsylvania Department of Corrections.

RELEASE INFORMATION	
Name:	Michael James Carter
DOC Number:	AB1234
Institution:	State Correctional Institution - Camp Hill
Release Date:	May 15, 2025
Release Type:	Discharge to Community

Said release shall be effective as of the release date above.

Hon. Jennifer L. Matthews
Judge, Court of Common Pleas
Dauphin County, Pennsylvania

ATTEST:

Clerk of Courts
Dauphin County, Pennsylvania



Date Issued: May 10, 2025

Image 10 Example document used to verify Release from Incarceration QLE

Step 4: Ticket is Generated for Review

Inform the customer that their documentation has been successfully submitted and is now **pending review**. Reinforce that **the SEP will not open until this review is complete**.

Step 5: Set Expectations for the Review Process

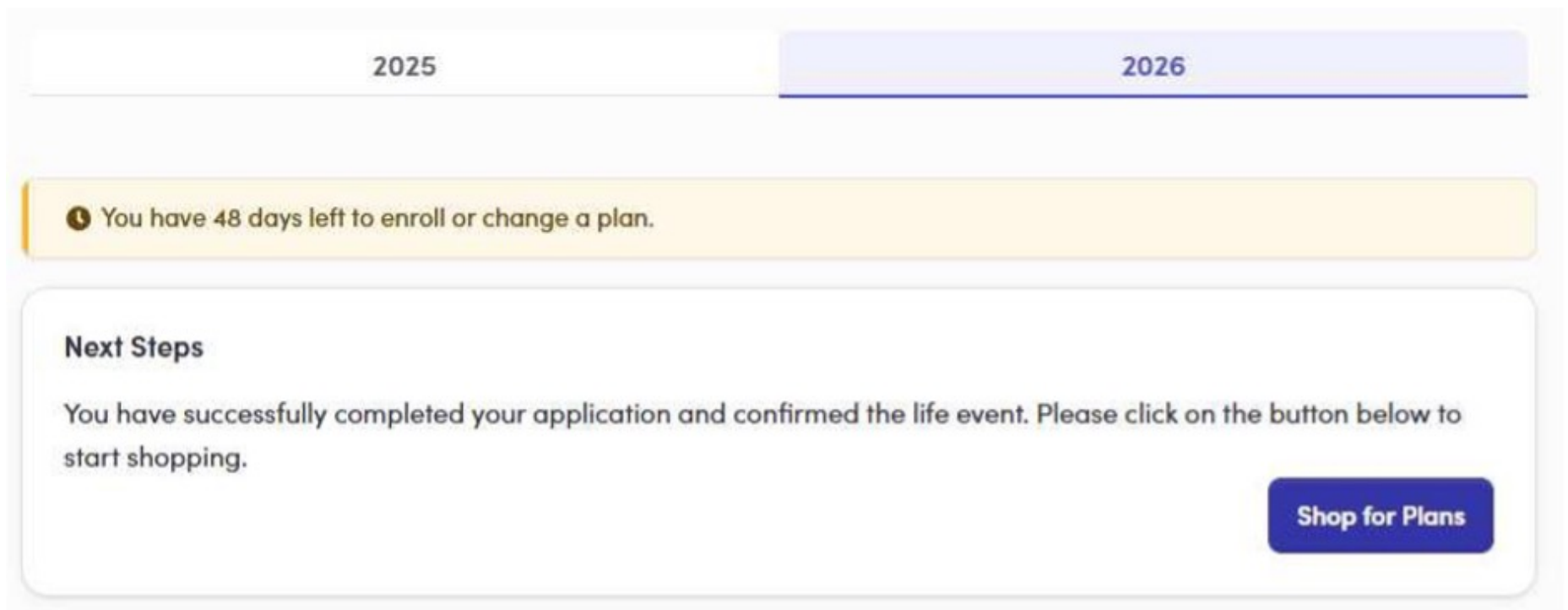
Once the ticket has been created, set clear expectations regarding timing and next steps. Explain that tickets are **worked in the order they are received** and that **processing times may vary** depending on volume.

Advise the customer to **monitor their Pennie account for updates** regarding their submission, as additional documentation may be requested if needed. Let them know that **no further action is required unless they are notified** or see a request for additional information.

Step 6: SEP is Granted Upon Approval

After the documentation has been reviewed and approved, the system will **grant the Special Enrollment Period (SEP)**. At that point, the customer will gain **access to plan shopping**.

Make it clear that the customer **will not be able to view or select plans until this approval step is complete**.



Step 7: Customer Proceeds to Plan Selection

Once the SEP is granted, the customer can return to their dashboard to **shop for and select a plan**. Remind them that the SEP is **time-limited** and that they **should complete plan selection within the allowed window**.

Encourage the customer to act promptly once they receive approval to **avoid missing their opportunity to enroll**.

The screenshot displays a health plan selection interface. At the top, it shows '82 Health Plans' and a 'Cart (0)' button. A yellow banner provides important information: 'Important: Insurer networks of providers and facilities may change during the plan year. To ensure your providers are participating with the plan you choose, please select "Details" on the plan card below, then click on the "Provider Directory" link to be taken to the insurance company's provider search where you can confirm your providers' status.'

Below the banner, the user's information is shown: 'Health Coverage: Jane Doe in ZIP code 15072. Coverage will start on 06/01/2026'. A 'COST-SHARING REDUCTIONS' section indicates 'CSR Eligible' with a note: 'You qualify for cost-sharing reductions.'

The main area shows three plan cards, each with a 'LOWER EXPENSE \$' header. The first card is 'Together Blue EPO Bronze 9200 AIAN Zero' with a monthly cost of '\$260.37 /month'. The second card is 'UPMC Advantage Bronze \$0/\$0 - Select Network' with a monthly cost of '\$267.42 /month'. The third card is 'Together Blue EPO Bronze 3800 AIAN Zero' with a monthly cost of '\$276.29 /month'. Each card lists plan details: 'BRONZE EPO', 'CSR Eligible', 'PRIMARY CARE VISIT No Charge', 'GENERIC DRUGS No Charge', 'DEDUCTIBLE \$0', 'OOP MAX \$0', 'OVERALL QUALITY RATING Not Available', and 'PROVIDER Search'. Each card also has 'COMPARE' and 'DETAILS' buttons.

On the left side, there are filters for 'SORT BY' (Expense Estimate, Monthly Price, Preferred Provider or Facility, Deductible, Out-of-Pocket (OOP) Max) and 'FILTER BY' (Simplified Plan View). Below that are 'PLAN TYPE' filters (HMO, EPO, PPO) and 'PLAN FEATURES' filters (CSR Eligible, HSA Qualified).

Image 12 Plan shopping screen showing available health plans after SEP is granted