

# All you need to know about qualifying life events through Pennie™

Throughout the year, including outside of Open Enrollment, Pennsylvanians can enroll in or change their plan through Pennie if they experience a **qualifying life event** making them eligible for a **Special Enrollment Period!**

## What exactly is a Qualifying Life Event (QLE)?

A **QLE** is a change in circumstances – such as getting married, having a baby, or losing health insurance coverage – which, if experienced, allows the individual to enroll in coverage through Pennie.

Generally, qualified customers have **60 days** from the date in which the life event occurs to apply and enroll in Pennie coverage.

This 60-day period is referred to as a Special Enrollment Period (SEP).

Customers may be asked to produce documentation of their QLE, which they should try to have handy when they apply.

**pennie™**

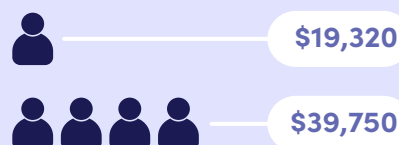
*Flip to see a list of common life events that could qualify you to enroll in coverage.*



# Common life events that could qualify you to enroll in coverage.

## Income Based QLE

Qualified applicants with an annual household income equal to or below a certain threshold are automatically eligible for a SEP through Pennie.



## Loss of current health coverage

- Losing eligibility for Medical Assistance, also referred to as Medicaid or CHIP.
- Losing existing, qualified health coverage (including job-based coverage).
- Losing coverage through a parent's plan (i.e. turning age 26).



## Changes in residence

- Moving to a different area within PA.
- A permanent move from another state into PA.
- A student moving to or from the place where they attend school.
- A seasonal worker moving to or from the place they both live and work.
- Moving to or from a shelter or other transitional housing.



## Changes in household

- Getting married or divorced.
- Having a baby or adopting a child.
- Passing of a family member.



## Other qualifying events

- Changing income that affects qualifications for coverage.
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder.
- Gaining a qualifying immigration status (a list of immigration statuses that qualify for coverage through Pennie can be found at [help.pennie.com](https://help.pennie.com)).
- Becoming newly eligible for financial assistance based on a change in income.

For more details on these QLEs and others offered through Pennie, visit [pennie.com](https://pennie.com)

## When in Doubt, Reach out!



Not sure if you qualify for a QLE through Pennie? Don't hesitate to reach out with questions. You can even find local support and work with a Pennie professional to help find the best plan for you.

To reach out for Pennie support, visit [pennie.com/connect](https://pennie.com/connect) or call 1-844-844-8040

[pennie.com](https://pennie.com) |

