Open enrollment for individual health insurance is between November 15th and February 15th of each year. If one of these “Qualifying Life Events” occurs between February 16th and November 14th, you or your dependent(s) will be eligible to enroll in a health plan, with your effective date no more than 60 days from the termination date of your previous plan. This means if you wait until the 59th day to enroll after your previous policy has terminated, your enrollment date can be backdated with premium to the day after termination due to the life event.

**Qualifying Life Events**

1. I gained a dependent due to marriage.
2. I gained a dependent due to birth, adoption, or placement for adoption.
3. I am no longer eligible as a dependent under my prior health insurance due to reaching the maximum age, legal separation, divorce or death of policyholder.
4. I am no longer eligible for my prior health insurance plan due to termination of employment, reduction in number of hours of employment, loss of employer contribution toward my premiums, or I have exhausted my COBRA benefits.
5. I gained access to new health plan option because of a permanent move.
6. I am newly ineligible for payments of the advance premium tax credit.
7. I am no longer residing or living in my prior health insurance plan’s HMO service area.
8. I have adequately demonstrated that my previous health plan or issuer substantially violated a material provision of its contract with me.
9. I and/or my dependent(s) lost minimum essential coverage (Due to reasons other than non-payment of premiums or rescission.
10. Other qualifying event (as required or permitted by applicable laws).