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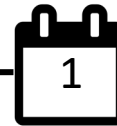
Report Household Changes

Changes are required to be reported within 30 days. Qualifying Life Change Events (QLCE) may be reported up to 30 days in advance and plans purchased for up to 60 days after the event.

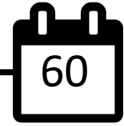
For a list of QLCEs go to: ConnectforHealthCO.com



Proactive Change Report *before*



Qualified Life Change Event



Enrollment Deadline *after*

What to Report



Corrections to name, date of birth, or Social Security number

Expected annual income changes

Offer of job-based insurance or coverage from Medicaid or Medicare

Loss of job-based coverage or Medicaid or Medicare

Changes to your household such as:

- ◇ Birth or adoption
- ◇ Pregnancy, marriage, divorce or death
- ◇ A child on your plan turning 26
- ◇ Changes in status such as tax-filing, disability, citizenship, immigration or incarceration

When to Report



See above

If you are enrolling in a new plan because of a loss of Minimum Essential Coverage (MEC)—such as losing employer-sponsored coverage—**to avoid a gap in coverage, report the change proactively and enroll in a new plan before the loss of MEC**

If you enroll after the loss of MEC, coverage begins on the 1st day of the month *after* plan selection

A loss of MEC can be reported up to 60 days in advance

Where to Report



Connect for Health Colorado:

- ◇ Online: www.connectforhealthco.com
- ◇ By Phone: 1-855-752-6749
- ◇ In-Person/Virtual: Health Coverage Guide, and/or Certified Application Counselor, Certified Broker



Adjust When Eligibility Changes

When you report a QLCE you have 60-days to enroll in new, or make changes to existing, plans



If your income goes up or you lose a household member *you may qualify for less premium tax credit (PTC) or Cost Sharing Reductions (CSR)* than you're receiving. If you don't report the change you could have to pay money back when you file your tax return.



If your income goes down or you gain a household member *you may qualify for more premium tax credits (PTC) or cost sharing reductions (CSR)* than you're receiving. This could lower your monthly premium or you could qualify for free or low-cost coverage.

PTC or CSR Amount Changed



1. Remain in current plan with revised PTC/CSR, or...
2. Purchase a new plan or make changes to current plan within a 60-day Special Enrollment Period (SEP)

Became Ineligible for PTC/CSR



1. Continue with/make changes to current plan without financial assistance, or...
2. Purchase a new plan without financial assistance, or...
3. Cancel existing plan within a 60-day SEP

Became Eligible for Public Health Insurance



1. Choose to continue with Marketplace plan without PTC/CSR, with Medicaid as a second payer, or...
2. Keep Health First Colorado (Medicaid) or CHP+ automatic enrollment
 - When automatically enrolled in public health insurance, Marketplace plans have to be actively cancelled by contacting Connect for Health Colorado
 - Premium payments are required until a plan is cancelled