

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.



\$19,320



\$39,750



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).
- 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

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 or call 1-844-844-8040