

# Do you qualify to apply outside of open enrollment?

In general, you can only change or apply for health care coverage during the yearly open enrollment period. But if you have a certain type of event in your life (called a triggering event or qualifying life event), you can change or apply for coverage for a limited time after your qualifying life event. This is called a special enrollment period.

## How long does the special enrollment period last?

The special enrollment period generally lasts 60 days from the date of your qualifying life event. For example, if you have a baby on June 1, you have 60 days – or by July 30 – to apply for coverage.

## What if my qualifying life event happens during open enrollment?

Even if your qualifying life event happens during open enrollment, you'll still have a special enrollment period.

## What if I know about my qualifying life event in advance?

If your qualifying life event is a loss of coverage that you know about in advance, you may be able to apply for new coverage ahead of time. In this case, you may have 60 days before and 60 days after the event to apply.

## What are the qualifying life events?

Here's a list of some of the life events that qualify you for a special enrollment period:

- Loss of health care coverage
- Gaining, becoming, or losing a dependent
- Child support order or other court order to cover a dependent (varies by state)
- Permanently relocating (moving)
- Change in eligibility for federal financial assistance through the health insurance marketplace

- Change in eligibility for employer health coverage
- Determination by the health insurance marketplace

There are more events if you:

- Get your health coverage through the marketplace:
  - Change in immigration status
  - Coverage as an American Indian/ Native Alaskan
- Live in California:
  - Misinformation about your current coverage
  - Provider network changes
- Live in Colorado:
  - Contract violation

Some qualifying life events require prior health coverage to qualify for a special enrollment period. For more information on qualifying life events and start dates and prior coverage requirements, visit [kp.org/specialenrollment](http://kp.org/specialenrollment).



## How do I apply?

During your special enrollment period, you can either apply directly through Kaiser Permanente or through your state's health insurance marketplace.

If you qualify for and want financial help from the federal government, you must apply through the health insurance marketplace.

You have a number of ways to apply through Kaiser Permanente:

### Online

- Go to [buykp.org/apply](http://buykp.org/apply) and submit your Application for Health Coverage (application) and proof of your qualifying life event.

### Mail or fax

- See addresses and fax numbers on back.

**Have questions?** Call us at **1-800-494-5314**. • Go to [buykp.org/apply](http://buykp.org/apply). • Or contact your agent or broker/producer.

## How do I apply? (continued)

### Submitting proof of your event

Whether you apply online or by mail or fax, you'll need to send in proof of your qualifying life event. To find out what types of proof are OK, please visit [kp.org/specialenrollment](http://kp.org/specialenrollment).

If you apply by mail or fax, please send in the Proof of Triggering Event Form (you can find it on [kp.org/specialenrollment](http://kp.org/specialenrollment)) along with your application or Account Change Form.

### When to submit your proof

You have **10 calendar days** from the date you submitted your application or requested a change to your account or before your 60-day special enrollment period ends, whichever comes first, to submit your proof.

If we don't get your proof within the time limit, we may need to cancel your application or account change and you'll have to apply again. If your 60-day special enrollment period is up, you'll have to wait until the next open enrollment period.



## Addresses and fax numbers

### Send application for new coverage and proof:

#### By mail

California, Colorado, Georgia, Hawaii, Oregon, and Washington (Clark and Cowlitz counties):  
Kaiser Permanente for Individuals and Families  
P.O. Box 23219, San Diego, CA 92193-9921

Maryland and Virginia:

Employer Services Dept./KPIF 5W  
Kaiser Permanente for Individuals and Families  
2101 East Jefferson St., Rockville, MD 20852-9995

#### By fax

California..... 1-866-816-5139  
Colorado..... 1-866-920-6471  
Georgia ..... 1-866-920-6476  
Hawaii..... 1-866-920-6470  
Maryland and Virginia ..... 1-855-414-2796  
Oregon..... 1-866-920-6473  
Washington  
(Clark and Cowlitz counties)..... 1-866-920-6475

### Send Account Change Form for existing coverage and proof:

#### By mail

California:

Kaiser Permanente for Individuals and Families  
P.O. Box 23127, San Diego, CA 92193-9921

Colorado:

Kaiser Permanente for Individuals and Families  
P.O. Box 203004, Denver, CO 80220-9004

Georgia:

Kaiser Permanente for Individuals and Families  
P.O. Box 203005, Denver, CO 80220-9005

Hawaii:

Kaiser Permanente for Individuals and Families  
P.O. Box 203006, Denver, CO 80220-9006

Maryland and Virginia:

Employer Services Dept./KPIF 5W  
Kaiser Permanente for Individuals and Families  
2101 East Jefferson St., Rockville, MD 20852-9995

Oregon and Washington (Clark and Cowlitz counties):

Kaiser Permanente for Individuals and Families  
P.O. Box 203007, Denver, CO 80220-9007

#### By fax

California..... 1-858-614-3344  
Colorado, Georgia, Hawaii, Oregon, and Washington  
(Clark and Cowlitz counties)..... 1-866-846-2650  
Maryland and Virginia ..... 1-855-414-2796

To find out more about special enrollment periods, go to [kp.org/specialenrollment](http://kp.org/specialenrollment).

In California, KFHP plans are offered and underwritten by Kaiser Foundation Health Plan, Inc., One Kaiser Plaza, Oakland, CA 94612 • In Colorado, all plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247 • In Georgia, all plans are offered and underwritten by Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Rd. NE, Atlanta, GA 30305 • In Hawaii, all plans are offered and underwritten by Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Honolulu, HI 96813 • In Oregon and southwest Washington (Clark and Cowlitz counties), all plans are offered and underwritten by Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • In Washington (except Clark, Cowlitz, and certain other counties), all plans are offered and underwritten by Kaiser Foundation Health Plan of Washington, 601 Union St., Suite 3100, Seattle, WA 98101 • In Maryland, Virginia, and the District of Columbia, all plans are offered and underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., 2101 E. Jefferson St., Rockville, MD 20852.