

Do you qualify for a special enrollment period?

Outside of open enrollment, the only time you can apply for or change health coverage is if you have a qualifying life event, which allows you to change or apply for coverage for a limited time before or after this event occurs. This is called a special enrollment period.

To qualify for a special enrollment period, you must:

- Have a qualifying life event
- Have proof of your life event
- Apply within 60 days of your life event.
For some qualifying life events, you can enroll before the date of your event.

What if I don't have health coverage when my life event occurs?

If you don't have health coverage when your life event occurs, you may be able to enroll in a new plan, either directly through Kaiser Permanente or through your state's Marketplace. Life events such as marriage, permanent relocation, or change in eligibility for federal financial assistance through your state's Marketplace require proof of prior coverage. Visit kp.org/speciaalenrollment for more information.

What if I want federal financial help when my life event occurs?

If you qualify for and want financial help from the federal government, you must apply through your state's Marketplace.

What if I'm a member who bought my plan directly through Kaiser Permanente when my life event occurs?

If you're a current member who bought your plan directly through Kaiser Permanente, you can always change plans during open enrollment. In some cases, you may be able to change plans during a special enrollment period when you have a qualifying life event. Visit kp.org/speciaalenrollment for more information.

What if I'm a member who bought my plan through my state's Marketplace when my life event occurs?

If you're a current member who bought your plan through your state's Marketplace, you can always change plans during open enrollment. In some cases, you may be able to change plans during a special enrollment period when you have a qualifying life event. Visit the Marketplace for more information.

How long does the special enrollment period last?

The special enrollment period generally lasts 60 days from the date of your life event. For example, if you get married on June 1, you have 60 days – or until July 30 – to apply for coverage. Some qualifying life events allow more than 60 days from the date of your event. Visit kp.org/speciaalenrollment for more information.

Have questions? Call us at 1-800-494-5314. • Go to buykp.org/apply.

• Or contact your agent or broker/producer.

What if my life event happens during open enrollment?

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

What if I know about my life event in advance?

If your 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 life 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 employer health coverage
- Determination by your state's Marketplace

If you get your health coverage through the Marketplace, these life events also apply:

- Change in eligibility for federal financial assistance through your state's Marketplace
- Change in immigration status
- Coverage as an American Indian/Native Alaskan

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



How do I apply?

During your special enrollment period, you can apply directly through Kaiser Permanente or through your state's Marketplace.

Applying through your state's Marketplace

If you're applying through your state's Marketplace, refer to its instructions online on how to submit an application or to change your account and whether proof of the life event is required. You'll also find instructions on how to submit your proof.

Applying through Kaiser Permanente

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

- **Online:** Go to buykp.org/apply and submit your Application for Health Coverage and upload proof of your qualifying life event.
- **Mail or fax:** Send your application or Account Change Form, Proof of Qualifying Life Event Form (you can find all 3 forms at kp.org/specialenrollment), and proof of your life event to the address or fax number listed for your region on the next page.

Submitting proof of your life 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 accepted, visit kp.org/specialenrollment.

If you apply by mail or fax, please send in the Proof of Qualifying Life Event Form along with your application or Account Change Form.

When to submit your proof of qualifying life event

You have a limited period of time to submit your proof for your qualifying life event. Please visit kp.org/specialenrollment to view proof requirements and deadlines. If we don't get your proof in time, 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 may have to wait until the next open enrollment period.



**Addresses and fax numbers
(for those who bought or are
applying for coverage through
Kaiser Permanente)**

**Send application for new coverage
and proof:**

By mail

California, Colorado, Georgia, Hawaii, Oregon,
and southwest 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

Washington (except Clark, Cowlitz, and
certain other counties):

Kaiser Foundation Health Plan of Washington
Membership Administration
P.O. Box 34750, Seattle, WA 98124-1750

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
Southwest Washington (Clark and Cowlitz counties) ...	1-866-920-6475
Washington (except Clark, Cowlitz, and certain other counties).....	206-630-7001

**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 southwest Washington
(Clark and Cowlitz counties):

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

Washington (except Clark, Cowlitz, and
certain other counties):

Kaiser Foundation Health Plan of Washington
Membership Administration
P.O. Box 34750, Seattle, WA 98124-1750

By fax

California.....	1-855-355-5334
Colorado, Georgia, Hawaii, Oregon, and Southwest Washington (Clark and Cowlitz counties).....	1-866-846-2650
Maryland and Virginia.....	1-855-414-2796
Washington (except Clark, Cowlitz, and certain other counties).....	206-630-7001

To find out more about special enrollment periods, go to 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 or Kaiser Foundation Health Plan of Washington Options, Inc., 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