

	Availability		Coverage Effective Date Rule	Available up to 60 days...		Documentation Required?	Additional Information
	Not Enrolled on Pennie	Current Pennie Enrollee		BEFORE event	AFTER event		
Add a Dependent							
Birth	✓	✓	Event Date	✗	✓	Self-Attested	
Adoption	✓	✓	Event Date	✗	✓	Self-Attested	
Gain a court-appointed dependent	✓	✓	Event Date	✗	✓	Self-Attested	
Change in Marital Status							
Marriage	✓	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	At least 1 spouse must have had MEC for 1 of the 60 days prior to the event.
Divorce	✗	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	Event date is typically the date of divorce in court paperwork.
Move/Change in Residence							
New Pennsylvania Resident	✓	✓	1st of month <i>(after event or after plan selection)</i>	✓	✓	Approval of Documents Prior to Plan Shopping	
Moved, now eligible for different health plans	✓	✗	1st of month <i>(after event or after plan selection)</i>	✓	✓	Approval of Documents Prior to Plan Shopping	Moves within PA require documentation to verify eligibility for different QHP(s)
Moved, now eligible for different health plans	✗	✓	1st of month <i>(after event or after plan selection)</i>	✓	✓	Self-Attested (system-automated)	
Income-Based SEPs							
Change in income, with change in eligibility for financial help	✗	✓	1st of month <i>(after plan selection)</i>	✗	✓	Self-Attested (system-automated)	Includes: ✓ newly eligible for APTC that is greater than \$0 ✓ newly ineligible for APTC Does NOT Include: ✗ Income change resulting in increase/decrease of APTC ① Customers can adjust the elected amount of APTC at any time.
Income reduction, with gain in eligibility for financial help	✓	✗	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	✓ newly eligible for APTC that is greater than \$0
Change in income, with change in eligibility for health care savings	✗	✓	1st of month <i>(after plan selection)</i>	✗	✓	Self-Attested (system-automated)	✓ newly eligible (or newly ineligible) for cost-sharing reductions, ✓ eligible for a different cost-sharing variant
Income of 150% FPL or less	✓	✗	1st of month <i>(after plan selection)</i>	✗	✓	Self-Attested (system-automated)	Must be APTC-eligible
Income of 150% FPL or less	✗	✓	1st of month <i>(after plan selection)</i>	✗	✓	Self-Attested (system-automated)	Must be APTC-eligible Can only enroll in Silver plan

	Availability		Coverage Effective Date Rule	Available up to 60 days...		Documentation Required?	Additional Information
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Loss of or Change in Coverage							
Loss of Minimum Essential Coverage (MEC)	✓	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested	Includes: ✓ Loss of Medical Assistance/CHIP ✓ Loss of Employer Sponsored Insurance due to job loss ✓ Exhaustion of COBRA coverage Does NOT Include: ✗ Loss of coverage due to non-payment of premiums ✗ Voluntarily dropping COBRA coverage (unless employer ceases contributions after enrollment)
Loss of Other Qualifying Coverage	✓	✓	1st of month (after event or after plan selection)	✓	✓	Self-Attested	Includes: ✓ Loss of Medical Assistance for the Medically Needy ✓ Loss of pregnancy-related coverage ✓ Expiration of non-calendar year MEC
Change to employer plan, with gain in eligibility for financial help	✓	✓	1st of month (after plan selection)	✗	✓	Approval of Documents Prior to Plan Shopping	Employer plan no longer meets 'affordability' standards, or no longer meets benefit standards to be considered MEC
Newly eligible for employer health reimbursement arrangement (HRA)	✓	✓	1st of month (after event or after plan selection)	✓	✓	Approval of Documents Prior to Plan Shopping	Individual Coverage HRA (ICHRA), or Qualified Small Employer HRA (QSEHRA)
Gain QHP Eligibility							
Gain eligible immigration status	✓	✓	1st of month (after plan selection)	✗	✓	Approval of Documents Prior to Plan Shopping	
Released from incarceration	✓	✓	1st of month (after plan selection)	✗	✓	Self-Attested	
Other Reasons							
Uninsured Tax Filer	✓	✗	1st of month (after plan selection)	✗	✓	System Automated	Must complete PA Tax Form REV-1882 Date of event = Generation of account claiming notice
Survivor of domestic abuse or spousal abandonment	✓	✓	1st of month (after plan selection)	✗	✓	Self-Attested	
American Indian/Alaska Native (AI/AN)	✓	✓	1st of month (after plan selection)	✗	✓	Self Attested	
Death of Dependent	✗	✓	1st of month (after plan selection)	✗	✓	Self Attested	
Death of Subscriber	✗	✓	Event Date	✗	✓	Self-Attested	

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Error - Plan or benefit display	✓	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	Eligibility for an Error QLE is based on the facts and circumstances of the individual case. ① Customers should provide as much information as possible when requesting an Error QLE to ensure that we have sufficient information to determine their eligibility for an SEP.
Error - Health plan violation	✗	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	
Error - due to Exchange	✓	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	
Error - due to Assister/Broker	✓	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	
Exceptional circumstances - system error, system backlog, or natural disaster	✓	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	
Exceptional circumstances - Individual	✓	✓	1st of month <i>(after plan selection)</i>	✗	✓	Approval of Documents Prior to Plan Shopping	

Note: Not all qualifying life events will be presented to each customer. The system will only present qualifying life events that would be consistent with the customer's eligibility. For example, if a customer has a non-financial assistance application, the customer would not see income change life events as an option.

Examples of Effective Date Rules	Event Date	Plan Shopping	Effective Date	Additional Information
Event Date	April 8	May 18	April 8	Earliest shopping is date of event
1st of month <i>(after plan selection)</i>	April 8	May 18	June 1	If plan shopping is completed before the date of event, the coverage start date is 1st of the month following the date of event.

Verification Rules	Description
Self-Attested	Customer attests to accuracy of information upon submission of application. Pennie may request documentation at a later time to verify any information on a customer's application.
Approval of Documents Prior to Plan Shopping	Customer must upload documentation to verify eligibility for the reported SEP reason. Pennie must approve documentation prior to the customer being able to shop for a plan.

What Changed for 2022?	
New SEPs	Income of 150% FPL or less Uninsured Tax Filer
Coverage Effective Date Rules	SEPs that previously followed the 15th of the month effective date rule in prior years will now follow the 1st of the month following plan selection effective date rule. Examples of these SEP reasons include divorce, change in immigration status, spousal abuse, american indian / alaska native (AI/AN), etc.
Expired SEPs	2021 COVID-19 SEP Expiration of COBRA Subsidy (American Rescue Plan)

Last Updated - January 2022