Reporting Life Changes to the Marketplace
After You Enroll in Coverage

Once you have Marketplace coverage and after open enrollment ends, you must report certain life changes. This information may change the coverage or savings you’re eligible for.

You’ll report changes directly to the Marketplace or your private insurance company if you are covered by private insurance. It is your responsibility to report changes in a timely way.

Your changes can make a difference in the kind of coverage you qualify for. You may be eligible for a Special Enrollment Period (SEP). A SEP allows a consumer to enroll in new health coverage and have it be effective, even if the normal enrollment period is over. Changes can also make a difference in the amount you pay for a plan.

After you report your changes to the Marketplace, you’ll receive a notice explaining what you need to do next, like enroll in new coverage, or adjust your tax credit amounts.

Life Changes To Report
You must report a change if you:

- Get married or divorced
- Have a child, adopt a child, or place a child for adoption
- Have a change in income
- Get health coverage through a job or program like Medicare or Medicaid
- Change your place of residence.
- Have a change in disability status
- Gain or lose a dependent
- Become pregnant
- Experience other changes that may affect your income and household size
- Have a change in tax filing status; change of citizenship or immigration status; incarceration or release from incarceration (prison); change in status as an American Indian/Alaska Native or tribal status; change or correction of name, date of birth, or Social Security number (SSN).