

Type	#	Type of Qualifying Life Event (QLE) & Scenario	QLE Merits SEP	Exchange Enrollment Required Prior to QLE	Timeframe to Report and Enroll in a Plan (SEP)	Coverage or Change Effectuates	Regulation Reference
Loss of MEC	1.1	Expiration of Off-Exchange Plan: Consumer loses coverage in any non- calendar year group health plan or individual health insurance coverage due to off-Exchange plan or coverage expiring. * Individual is eligible even if they have the option to renew their previous policy, including those enrolled on COBRA plans during group plan renewal time.	Yes	MEC	Up to 60 days before event, through 60 days after event	1st day of month following loss of coverage if plan enrollment is completed before 1st day of month. If loss of coverage is reported after the event, effective date is the 1st of month following plan enrollment.	45 CFR 155.420(d)(1)(ii)
				* Rule does not apply to non-MEC policies, such as hospital indemnity policies, short-term policies, or other non-MEC policies.			
Loss of MEC	1.2	Loss of MEC: 1) Loss of subscriber (divorce, incarceration, or moves out of state) 2) Loss of employer coverage (must be MEC) 3) Moving into the state (requires proof of coverage if moving between US states; if moving from outside the country or from US territory, no prior proof of coverage required) 4) Cancelled exemption 5) Aged out a. Child turns 26 b. Child applies as separate tax household. Example: Child turns 24 and ages out of family tax household (financial plan). c. Person turns 31 and becomes ineligible for catastrophic plan. 6) Loss of other coverage (Tricare, Peace Corps, etc.) 7) Released from incarceration 8) Exhaustion or loss of employer contribution to COBRA enrollment	Yes	MEC	Up to 60 days before event, through 60 days after event	If plan enrollment is completed prior to last day of the month, the 1st day of following month If plan enrollment is completed after last day of the month, the 1st of month after month following plan enrollment date.	45 CFR 155.420(b)(2)(ii); 45 CFR 155.420(d)(1)(i); 45 CFR 155.420(c)(2)(ii)
Loss of MEC	1.2.1	Loss of Medicaid	Yes	Medicaid MEC	Up to 60 days before event; anytime after event (confirmed by HCA account transfer file.)	Member can elect a coverage date retroactive to the 1st day of the month enrollment is completed OR a 1st day of the month following plan enrollment date.	45 CFR 155.420(d)(9)
Loss of MEC	1.3	Loss of MEC Due to Death of Subscriber: Consumer has loss of MEC due to death of subscriber in other application.	Yes	MEC	60 days from QLE (Loss of MEC)	Enrollment is terminated retroactive to 1 day after the date of death.	45 CFR 155.420 (b)(3)
Loss of MEC	1.4	Loss of MEC Due to Voluntary Termination: Subscriber chooses to terminate existing plan. Policy ends.* * Subscriber is not eligible to reapply.	No	N/A	Consumer reports to Carrier/ Exchange	Consumer determines desired end date: 1. End of current month 2. End of next month 3. End of third month	45 CFR 155.420 (e)
Loss of MEC	1.5	Loss of MEC Due to Fraud: Subscriber performs an act, practice, or omission that constitutes fraud, or the individual makes an intentional misrepresentation of material fact, as prohibited by the terms of the plan or coverage.	No	N/A	N/A	The discontinuance of coverage will have a retroactive effect to the beginning of coverage.	45 CFR 147.128(a)(2); 45 CFR 155.420 (e)
Loss of MEC	1.6	Loss of MEC Due to Non-Payment: Subscriber decides not to pay.* * Dependents can request Exchange eligibility as "Loss of MEC" due to subscriber non-payment.	No	N/A	BeWell communicates to carriers via 834 enrollment file transaction	Financial Consumers: Termed retroactively to last day of month after last month in which premium was paid in full. Non-Financial Consumers: Termed retroactively to end of last month premium was paid in full.	45 CFR 156.270(d)(1); 45 CFR 155.420(e)
Loss of MEC	1.7	Subscriber Has Gain of MEC: Subscriber gains coverage through other means (includes incarceration of subscriber) or moves out of state (assumed will gain MEC in other state). Policy ends.* * Dependents can reapply for coverage following SEP Matrix 1.2 ("Loss of MEC" LCE") if they do not also gain MEC.	No	N/A	Up to 60 days before the event through 60 days after the event	On-Exchange coverage is terminated to the 1st day of the month following gain of MEC when consumer disenrolls (and, if necessary, cancels financial eligibility).	45 CFR 155.420(c)(2)(ii)
Loss of MEC	1.8	Loss of SHIP (Student Health Insurance Program): Consumer needs coverage due to enrollment in a New Mexico university.* SHIP must meet MEC criteria	Yes	SHIP	Up to 60 days before the loss of SHIP through 60 days after loss of SHIP	1st day of month following plan enrollment	45 CFR 155.420(d)(i)
Loss of MEC	1.9	Loss of employer contribution to COBRA enrollment	Yes	COBRA	Up to 60 days before the event through 60 days after the event	1st day of month following plan enrollment	45 CFR 155.420(d)(1)(i)
Change in Household Size	2.1	Gain Dependent to QHP Due to QLE: Dependent has QLE and doesn't have coverage on subscriber's policy. Dependent may or may not be an existing tax dependent on subscriber's application.* * If the HH has a change in APTC/CSR due to the gain of the dependent, follow "Change in APTC/CSR LCE."	Yes	BeWell	60 days from dependent's QLE	1st day of month following plan enrollment	45 CFR 155.330 (f)(1)(iii); 45 CFR 155.420 (d)
Change in Household Size	2.2	Birth, Adoption, or Court-Appointed Ward	Yes	No	60 days from date of QLE	Retroactively to date of event OR The 1st day of the month following plan enrollment * * For financial consumers, APTC and CSR are granted retroactively to the date of event. Additionally, an SEP is granted for parent(s) or guardian(s) regardless of whether child goes on CHIP or Medicaid. * Consumers who report an added dependent after Open Enrollment closes, but before the new plan year effectuates, may add the dependent on the date of the event or the first of the month following plan enrollment; additionally, they may enroll in a cross-walked plan for the upcoming plan year or select a new plan for the new year in a special enrollment period.	45 CFR 155.420(b) (2)(i)(1.2); 45 CFR 155.420 (d) (2)(i); 45 CFR 155.330(g)

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Change in Household Size	2.3	Divorce* *If the consumer is not enrolled on the Exchange but experiences a loss of MEC due to divorce, refer to SEP Matrix #1.2.	Yes* *Eligible enrollees must lose coverage due to the divorce.	No	60 days from the effective date on the court order	1st day of month following plan enrollment	45 CFR 155.420(d)(2)(ii)
Change in Household Size	2.4	Death of Dependent	No	N/A	N/A	Dependent is removed from coverage retroactively to date of death.	45 CFR 155.420 (b)(3); 45 CFR 155.420 (d)(2)(ii)
Change in Household Size	2.5	Loss of Dependent (Not Death or Loss of Subscriber): 1) Age out; 2) Incarceration of Dependent; 3) Give child up for Adoption; 4) Loss for another reason* * In some situations, dependents may qualify for loss of MEC.	No	N/A	N/A	1st day of month following QLE (date of loss)	45 CFR 155.330 (f)(1)(iii); 45 CFR 155.420 (d)(2)(ii)
Change in Household Size	2.6	Marriage* If neither party is enrolled on the Exchange and the couple has a QLE, both can enroll; if one party is on Exchange, the subscriber can add a dependent or the couple may elect to enroll in a new plan; or, if both parties are on Exchange, parties can choose to remain on separate plans (if separate tax households), or one party must disenroll and the other party adds the spouse to the policy. The Exchange recognizes any marriage legally enacted in a jurisdiction outside of New Mexico and applies the federal definition of marriage, which includes same-sex couples.	Yes	No	60 days from QLE	1st day of month following plan enrollment	45 CFR 155.420 (d)(2); 45 CFR 155.420(b)(2)(ii)
Change in Household Size	2.7	Subscriber Dies: Subscriber dies and policy ends on date of death.* * Dependents can reapply for coverage following SEP Matrix 1.3 ("Loss of MEC Due to Death of Subscriber").	No	MEC	60 days from QLE	Termination is dated retroactively to the date of death.	45 CFR 155.420 (b)(3)
Change in Residency (with Limitations)	3.1	Permanent Move: Consumer has a change of physical address (within the state of New Mexico) or moves into New Mexico from other state or outside of country.	Yes*	MEC	60 days from QLE	1st day of the month following plan enrollment	45 CFR 155.420 (d)(7); 45 CFR 155.420 (b)(2)(iv)
Change in Financial Eligibility	4.1	APTC Amount Change: Exchange-enrolled household with existing APTC has a change in APTC amount, or it adjusts the APTC amount applied on the APTC slider .	No	BeWell	N/A	APTC will be applied the 1st day of the month following the approval of the application. *Carriers must retain accumulations if consumers change APTC amount but retain the same policy.	45 CFR 155.330(f)(1)(i); 45 CFR 155.420 (d) (6); 45 CFR 156.425(b)
Change in Financial Eligibility	4.2	APTC Amount Change: Exchange-enrolled household with no previous APTC becomes eligible for APTC (no CSR).	Yes	BeWell	60 days from QLE	Change effective date will follow the 1st of the month enrollment rules. Updated APTC will be applied the 1st day of the month following the date of the approved application. *Carriers must retain accumulations if consumers change APTC amount but retain the same policy.	45 CFR 155.330(f)(1)(i); 45 CFR 155.420 (d) (6); 45 CFR 156.425(b)
Change in Financial Eligibility	4.3	CSR Tier Change or Change in CSR Eligibility: Exchange-enrolled household is newly eligible or ineligible for CSR or has a change in CSR tier eligibility.	Yes	BeWell	60 days from QLE	Coverage effective date will follow the 1st of the month enrollment rules if a plan change is completed. Updated CSR will be applied the 1st day of the month following the receipt of the submission of an application. *Carriers must retain accumulations if consumers change APTC amount but retain the same policy. Although 155.420(b)(1) indicates that plan enrollment follows the "15-day rule," the Exchange has determined that it is best for both the Exchange and the consumer to follow the effective date that aligns with the CSR tier change as identified in 155.330(f)(3).*	45 CFR 155.420(d)(4); 45 CFR 155.420 (d)(6); 45 CFR 155.330(f)(3); 45 CFR 156.425(b)
Change in Financial Eligibility	4.3.1	Change in Turquoise Level eligibility: Exchange enrolled household is newly eligible or ineligible for Turquoise plans or has a change in Turquoise level	Yes	BeWell	60 days from QLE	Coverage effective date will follow the 1st of the month enrollment rules if a plan change is completed. Updated Turquoise Level will be applied the 1st day of the month following the receipt of the submission of an application. *Carriers must retain accumulations if consumers change APTC amount but retain the same policy.	45 CFR 155.420(d)(9)
Change in Financial Eligibility	4.4	Income Change: Non-Exchange household reports a decrease change in income.	Yes	N/A	60 days from QLE	Members may be required to show a decrease in income, and proof of MEC within the last 60 days prior to the decrease in income. *1st day of month following plan enrollment.	45 CFR 155.420(d)(6)(v)(A)(B)(C)
Change in Financial Eligibility	4.5	Newly Eligible or Ineligible for APTC: Consumer with existing MEC (can be on/off Exchange) becomes newly eligible or ineligible for APTC.	Yes	Varies	60 days from QLE	Coverage effective date will follow the 1st of the month enrollment rules if an enrollment or plan change is completed. Updated APTC will be applied the 1st day of the month following the submission of application or applied retroactively up to 60 days.* *Carriers must retain accumulations if consumers change APTC amount but retain the same policy.	45 CFR 155.330(f)(3); 45 CFR 155.420 (d)(6)
Change in Financial Eligibility	4.6	Low Income SEP: Consumers with income up to 200% of the FPL are eligible for \$0 plans through BeWell.	Yes	No	Automatically eligible based on income; SEP available once per month.	Coverage effective 1st day of the month following enrollment date.	45 CFR 155.420(d)(9)
Gain QSEHRA/CHRA	4.7	Gains access to individual coverage HRA or newly provided QSEHRA	Yes	No	60 days from QLE	Coverage begins the first of the following month following the date of the event. If plan selection is made after the day of the triggering event coverage will begin the first day of the month following plan selection.	45 CFR 155.420 (b)(2)(vi)

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Exceptions/Other	5.1	Erroneous / Unintentional / Other Enrollment Error Made by Marketplace: Consumer or Exchange/marketplace identifies error in consumer account.	Case by case basis	N/A	Case by case, but no more than 60 days from time error is identified	Case by case basis.	45 CFR 155.420(c)(3); 45 CFR 155.420(d)(4)
Exceptions/Other	5.2	QHP Materially Violated Contract: Consumer or Exchange identifies error in consumer contract.	Case by case basis	N/A	Case by case, but no more than 60 days from time error is identified	Case by case basis.	45 CFR 155.420(c)(3); 45 CFR 155.420(d)(5)
			* Handled through Quality Assurance process				
Exceptions/Other	5.3	Easy Enrollment SEP: Consumer is eligible to enroll based on attestation that the individual indicated they are seeking health coverage on the their state income tax return.	Yes	No	Automatically eligible based on attestation	Coverage effective the 1st day of the month following enrollment date.	45 CFR 155.420(d)(9)
Change in Eligibility Status	6.1	Exceptional Circumstances: Due to extenuating circumstances, consumer needs to choose a new plan (unable to pay previous premiums due to extreme circumstances, natural disaster, or domestic violence, etc.).	Case by case basis*	Varies	Case by case basis	Case by case basis.	45 CFR 155.420(c)(3); 45 CFR 155.420(d)(9)
Change in Eligibility Status	6.2	American Indian or Alaska Native: Consumer is American Indian or Alaska Native and recently gains status as American Indian or Alaska Native.	Yes	No	All can have SEP once a month	1st day of month following plan enrollment.	45 CFR 155.35(c)
Change in Eligibility Status	6.3	Date of Birth Change: Consumer notices incorrect birth date and updates it.	No*	N/A	Anytime	1st day of month following plan enrollment.	45 CFR 155.420(d)(4)
			*If DOB change results in eligibility change for current plan, then follow loss of MEC; i.e., if consumer becomes eligible for different priced premiums or change in APTC/CSR, then they should follow those QLEs.				
Change in Eligibility Status	6.4	Gains Citizenship: Consumer gains U.S. citizenship.	Yes	No	60 days from QLE	1st day of month following plan enrollment.	45 CFR 155.420(d)(4)
Change in Eligibility Status	6.5	Gain of Legal Presence: Consumer gains legal presence.	Yes	No	60 days from QLE	1st day of month following plan enrollment.	45 CFR 155.420(d)(3)
Change in Eligibility Status	6.6	Loss of Legal Presence: Consumer loses legal presence	No*	N/A	N/A	1st day of month following report date.	45 CFR 155.305(a)(1)
			*Consumer is disenrolled as of date of loss of legal presence. Consumer may request earlier termination, if desired, based on voluntary termination rules. If a dependent is disenrolled, household follows the SEP Matrix #2.5 (LCE "Loss of Dependent"). If a subscriber is disenrolled, the household follows the SEP Matrix #1.2 (LCE "Loss of Subscriber").				
Change in Eligibility Status	6.7	SSN: Consumer reports change in SSN.	No	N/A	N/A	N/A	
Change in Eligibility Status	6.8	Failure to Reconcile Taxes (FTR): Enrollee on Exchange completes tax reconciliation.	Depends	N/A	60 days from notice of reconciliation approval	1st day of month following plan enrollment date (if guidelines are met). BeWell requires previous Exchange enrollment in last month of previous plan year and proof of loss of financial eligibility due to FTR process with Internal Revenue Service (IRS). Proof includes dated letter from IRS indicating clearance and updated financial application approval. Resolution of FTR within last 60 days qualifies for SEP. Exceptions are made for consumers who are new residents to New Mexico, managed case by case.	45 CFR 155.305(f)(4)