

Frequently Asked Questions Regarding Qualifying Life Events (QLE) and Special Enrollment Periods (SEP)

1. What documents are needed to verify a Qualifying Life Event (QLE) for Special Enrollment Period (SEP)?

Please see our website for a list of acceptable documents to validate QLE's

<https://help.nevadahealthlink.com/hc/en-us/articles/360028562912-Submitting-documents-to-confirm-a-Special-Enrollment-Period>

2. During the Open Enrollment Period (OEP), the consumer can change plans at any time, why during SEP are you all not allowing the consumers to do the same thing?

*If you are eligible for a QHP and you are **ALSO** eligible for a special enrollment period, you can change QHPs during your SEP.*

3. Why did the income change not result in a QLE?

Please see the QLE scenarios 4.1 – 4.5 in the [Exchange's policy manual](#) regarding change in financial eligibility surrounding income changes that provide for a QLE SEP (being newly qualified for APTC and or CSR Tier Change or Change in CSR level eligibility).

4. What are the SEP/QLE coverage start dates and the ability to backdate coverage?

Please see the column titled "Coverage or Change Effectuates" in the SEP table on pages 31 – 39 in the [Exchange's policy manual](#) Depending on the day the plan is selected and enrollment is completed, it could be the first day of the month following or the month after. There are limited circumstances when there is a case-by-case basis for coverage dates, and some are limited retroactively to very specific events (e.g., birth, adoption, death).

5. Does a consumer who is applying directly with Medicaid and is denied coverage count as a QLE for an SEP outside of Open Enrollment?

Loss of Minimum Essential Coverage (MEC), including Medicaid, is a QLE that merits an SEP. However, to lose Medicaid, you first must have had Medicaid coverage. Simply applying for Medicaid and being denied does not constitute coverage, and therefore is not a loss of MEC. Application of Medicaid/CHIP during Open Enrollment and denial after Open Enrollment has ended will qualify as a SEP.

6. How many days does a consumer have to upload documents/have documents approved?

A verifying QLE document, when requested, needs to be uploaded within 30 days of choosing a plan. Please see [FAQ](#): Much more detail regarding SEPs may also be found at: <https://www.nevadahealthlink.com/sep/>.

Documents will typically be approved within the same day they are submitted, or by the end of the next business day.