

6 life events that trigger a special enrollment

Once employees elect their health benefits and open enrollment ends, their coverage is locked in unless a qualified life change occurs. The Health Insurance Portability and Accountability Act (HIPAA) grants individuals [special enrollment rights](#) outside of open enrollment if they lose eligibility for other coverage, or experience certain life events like marriage, birth or adoption. Employers with Section 125 cafeteria plans may also [permit](#) election changes for certain events outside of HIPAA special enrollment cases.



Employers have an obligation to inform employees of their [special enrollment rights](#) under HIPAA, including coverage provided by Medicaid or the [Children's Health Insurance Program](#). Even though an individual may qualify for a mid-year plan change, the election change must be made within 30 days of the loss of coverage or qualified life event. For those who lose coverage under Medicaid or a state's children health insurance program the enrollment change must be made within 60 days. If these windows are missed, coverage changes are no longer permitted until the next open enrollment or a new, qualified event occurs.