

# Report Life Changes When You Have Marketplace Coverage

When you sign up for coverage through the Health Insurance Marketplace, your eligibility is based on your family size, household income, and other factors. It's important to report life changes because they can impact your health coverage or the amount of premium tax credit or cost-sharing reductions you may get.

## What to report

Has your family, job, or income changed this year? Here are some of the types of changes you should report.

### Changes that affect your family size

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- Getting married or divorced, or having a death in the family
- Becoming pregnant
- Having a child, adopting a child, placing a child for adoption, or gaining a child through foster placement
- Gaining or losing a dependent due to a child support or other court order

### Changes that affect your household income

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- Income that's higher than what you expected when you applied for Marketplace coverage
- Income that's gone down

### Changes to the coverage that's available to you

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- Getting coverage through a job
- Turning 26, so you're no longer eligible for coverage on your parent's health plan
- Becoming eligible for Medicare or Medicaid

### Other changes

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- Place of residence
- Tax filing status, or changes to your name, date of birth, or Social Security Number (SSN)
- Disability status
- Citizenship or immigration status
- Incarceration status
- American Indian/Alaska Native tribal status

## Know when to report a life change

When changes happen, report them to the Marketplace within 30 days. New plans and prices may be available to you right away. For example, if your income goes down, you could qualify for more savings than you did when you first applied. If your income goes up or you lose a member of your household, you could qualify for less savings than you're getting now. If you don't report the change, you may need to pay money back when you file your federal income tax for the year. If it's been longer than 30 days, you should still report the change.

## Know how to report a life change

Visit [HealthCare.gov](https://www.healthcare.gov), log into your Marketplace account, and select your application.

- Select "Report a life change" from the menu on the left.
- Then, select the "Report a life change" button and update your information.
- Follow the steps to verify your application information and confirm your plan selection.

You can also call the Marketplace Call Center to report your changes. Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call 1-855-889-4325.

## Know what to expect

When you report a life change, you'll get a new Marketplace eligibility notice. It will explain if you're eligible for:

- **A Special Enrollment Period** that allows you to change plans or choose your same plan outside the annual Open Enrollment Period. You'll have up to 60 days to enroll in a new health plan or choose your same plan.
- **New help paying for coverage.** If the premium tax credit you qualify for has changed, you can adjust your monthly premium using the new amount.
- **A different kind of coverage**, like free or low cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). Your Eligibility Results will explain your new coverage.

Be sure to report changes, and complete all the steps on the "To-Do List." Your updated information will be stored in your Marketplace application and sent to your health insurance company.

## Changing your contact information?

Not all changes affect your coverage or savings, but you still need to report them to the Marketplace. You can update your phone number and email address in the section labeled "My profile" in your Marketplace account. You can also update this information in the "Communication preferences" for each application. To update your home or mailing address, be sure to follow all steps to "Report a Life Change." You can also call the Marketplace Call Center at **1-800-318-2596**.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

