



Marriage, Divorce, or New Baby – Coverage Changes

Major family changes often open a Special Enrollment Period (SEP) on the Marketplace — and can affect employer plans, Medicaid, and Medicare. You usually have a limited window to add, drop, or change coverage.

Getting Married

- Marriage is a qualifying event — you can enroll in or change Marketplace coverage within 60 days
- You may join a spouse's employer plan if their plan allows mid-year enrollment for new spouses
- Household income and family size change — this can affect premium tax credits and plan options
- Update your Marketplace application so credits and eligibility stay accurate

Divorce or Legal Separation

- Loss of coverage under a spouse's plan is a qualifying event (Marketplace SEP, often 60 days)
- You may need your own Marketplace plan, Medicaid, or other coverage when the divorce is final
- Household size and income change — tax credits and eligibility can shift significantly
- If you're on Medicare, divorce can affect who is covered under which policy — review both sides

New Baby (or Adoption / Foster Placement)

- Birth, adoption, or foster placement opens a Marketplace SEP — typically 60 days from the event
- You can add the child to a Marketplace plan, employer plan, or check Medicaid/CHIP eligibility
- Family size increases — this can raise your premium tax credit or open lower-cost options
- Don't wait — some plans require the child to be added within a set window to avoid a coverage gap

IMPORTANT – Deadlines Are Short

- Most Marketplace SEPs for these events are 60 days from the date of the event — mark the calendar.
- Employer plans have their own rules and deadlines; ask HR as soon as the event is certain.
- Reporting changes late can mean wrong tax credits and a bill at tax time (or a coverage gap).

Simple Action Steps

1. Note the exact date of the marriage, divorce finalization, or birth/adoption.
2. Update income and household size for Marketplace or employer benefits.
3. Compare options: spouse's plan, your own Marketplace plan, Medicaid/CHIP for a child.
4. Enroll or change coverage inside the SEP window so there's no gap.
5. Call HUGS — we can help you report the change and pick the right path.

HOW HUGS CAN HELP

We help you use the SEP correctly, update household and income details, and compare employer vs Marketplace options so your family stays covered. At HUGS we have no greater joy than to hear that our clients are walking with confidence.