

Changing Health Plans 101

Life Events

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Learning Objectives



Define Health Plans



Describe Reasons to Change

A man with a beard, wearing a light blue shirt, is seated in a wheelchair and smiling while holding a black smartphone to his ear. He is in an office environment. In the background, another person is visible, working at a desk with a laptop. The scene is dimly lit with a blue tint. The text "Define Health Plans" is overlaid in large white letters.

Define Health Plans

Define Health Plans



Insurance
company



Network of
doctors,
hospitals,
and clinics



Regionally
focused



Uniform
Benefits
(except
Medicare
Plus)

A man with a beard and short dark hair is smiling while holding a black mobile phone to his ear. He is wearing a light blue V-neck shirt. In the background, another man is visible, also on a phone, and there are office supplies like a laptop and a water bottle on a desk. The entire image has a blue tint.

Describe Reasons to Change Health Plans

Reasons to Change Health Plans

Open
Enrollment

Moving

Getting
Married

Getting
Divorced

Birth or
Adopting a
Child

Paternity or
Guardianship

NOTE: See ETF's website for Life Events guide for more details

Moving

Move from current plan's service area
(three month minimum)

Application (ET-2301) required within 30
days before or after moving

Documentation *sometimes* required

- Health plan application (ET-2301)
- Correspondence with effective date

Effective date = 1st month after application
receipt



Getting Married



Application (ET-2301) required within 30 days

Documentation *sometimes* required:

- Marriage certificate

Effective date = 1st month after application receipt

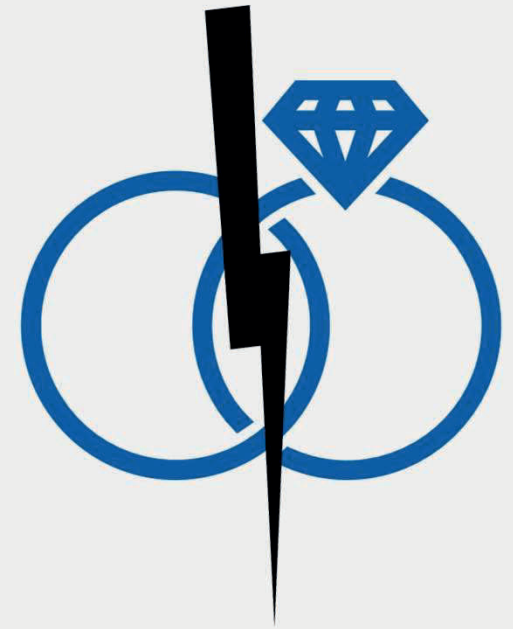
Getting Divorced

Application (ET-2301) required within 30 days

Documentation required

- Divorce decree (EE to ER)
- Copy COBRA offer (ER to ETF)

Effective date = 1st month after application receipt



Birth or Adopting a Child



Application (ET-2301) required within 30 days (to *change* plans)

Documentation required

- Birth certificate (single)
- Court order or letter of placement

Effective date = 1st month after application receipt

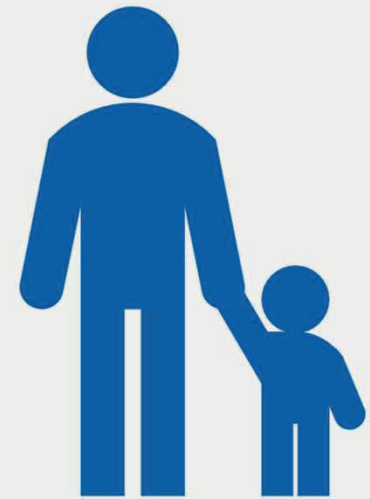
Paternity or Guardianship

Application (ET-2301) required within 30 days (to *change* plans)

Documentation required:

- Court order or voluntary paternity acknowledgement

Effective date = 1st month after application receipt



Thank you



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ETF E-mail Updates



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