CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES
OFFICE OF INFORMATION SERVICES

Reporting Life Changes



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Reporting Life Changes

- In accordance with 45 CFR §155.330(b), enrollees and taxpayers are required to report changes to information on their application no later than 30 days after the change happens.
- These changes must be reported to the Federally-facilitated Marketplace (FFM) either via HealthCare.gov or the Marketplace Call Center.
- Some life changes will affect an enrollee's eligibility for coverage or financial assistance through the FFM, or may qualify the enrollee for a Special Enrollment Period.
- If changes are not reported, the enrollee or taxpayer could be potentially liable to repay some or all of the advance payments of the premium tax credit (APTC) received during the year.

Reporting Life Changes

- Enrollees must report all life changes to the FFM. The FFM will communicate these changes to issuers via 834 transactions.
- Issuers cannot accept life changes directly from consumers without explicit direction from the Centers for Medicare & Medicaid Services (CMS) through an Electronic Data Interchange (EDI) file, 834 transaction, or other guidance for exceptional situations.

Where to Report Life Changes

Type of Change	Where to Report
1. Increase or decrease in projected annual income for 2016 or change to current month's income	FFM
2. Add or remove applicant or non-applicant household member listed on application	FFM
3. Relocation to a new ZIP Code or county	FFM
4. Gain or loss of other health coverage	FFM
5. Anyone on the initial application has become pregnant	FFM
6. Change in tax filing status (will or won't file, joint or separate filer) or change in tax dependents that will be claimed	FFM
7. Newly incarcerated or released from incarceration	FFM
8. Change in immigration status or citizenship	FFM
9. Change in status as member of federally recognized Tribe	FFM
10. Became disabled or in need of long term care (or is no longer in need of care)	FFM
11. Changes to available employer coverage	FFM
12. Correct/update the relationships between family members	FFM
13. Demographic changes that do not affect eligibility (e.g., email, phone number, name)	FFM