



CareFirst Broker Flash

For Consumer Direct Broker Sales only.

For additional information or supplies, please contact the Broker Hotline at (800) 628-4925 or (410) 356-8008.

(Not intended for distribution to Groups and Members)

Event	LOEP	Required Documentation
Marriage	60 Days	Copy of marriage certificate
Domestic Partnership	60 Days	Proof of residency
Birth	60 Days	Copy of birth certificate
Adoption, grant of court or testamentary guardianship	60 Days	Appropriate legal documentation
Loss of minimum essential coverage (not including failure to pay premiums or recessions)	60 Days	Official termination notice form applicable insurance program, including reason for termination
Enrollment in employer-sponsored health benefit plan that is not qualifying coverage	60 Days	Statement from current carrier on letterhead and SBC
You have experienced an error in enrollment by the Health Insurance Marketplace in Maryland/ Virginia or by the Department of Health and Human Services	60 Days	Statement on letterhead from the appropriate carrier
You enrolled in a qualified health plan in which the plan substantially violated a material provision of its contract.	60 Days	Statement on letterhead from appropriate carrier
You or your dependents become newly ineligible for subsidies	60 Days	Notice or other statement from relevant Exchange
You Gained access to new Qualified Health Plans as a result of a permanent move	60 Days	Proof of old and new residency
Covered under a non-calendar year individual health insurance policy	30 Day prior and post the termination date	Member renewal notice or other statement from carrier on company letterhead

Sincerely,

Vice President, Consumer Direct Sales