

Life Events for HealthPlanning Analysis

What is a life event?

A life event is a situation that occurs in a client's life that statistically necessitates the client undergo a HealthPlanning Analysis in the near future.

Below is a list of life event categories and specific situations when a HealthPlanning Analysis could be conducted:

Household Changes

- Getting married or recently married.
- Had a baby or adopted/fostered a child.
- Gained an adult dependent (eg. disabled parent, disabled adult child, or a child moving home from school).
- Divorce, annulment, or legal separation.
- Death of a spouse.
- Death of a family member (other than spouse).

Employment Changes

- Planning retirement or recently retired.
- Changing employers.
- Reduction in the number of hours worked.

Health Changes

- New medication or medication change.
- New diagnosis.
- Exploring Social Security Disability.

Income Changes

- Employer settlement payment.
- Loss of pension.
- Loss of income-producing property.

Residence Changes

- Moving to a home in a new zip code or county.
- Exploring the cost of health coverage in a location different than the primary address (eg. second home or vacation home).

Losing Health Coverage

- Losing Employer-Based Coverage with no access to COBRA or Retiree Health Benefits.
- Losing coverage through a family member (eg. through a spouse or parent).
- Losing health coverage for an Individual Plan (eg. Marketplace).
- Losing eligibility for a Student Plan.
- Losing eligibility for Medicaid or CHIP.

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Exploring or Changing COBRA Coverage

- Exploring, but haven't started, COBRA coverage.
- On COBRA, but want to leave early.
- On COBRA, but it's running out (eg. reached maximum number of entitled months, employer going bankrupt, or employer stopping contributions).

Exploring or Changing Employer Retiree Health Benefits

- Exploring but have not started Retiree Health Benefits.
- Retiree Health Benefits are ending (eg. due to Medicare eligibility or employer stopping contributions).
- Exploring how Retiree Health Benefits work with Medicare.
- Terminating Retiree Health Benefits.

Exploring or Changing Medicare

- Not yet 65, but interested in exploring costs.
- Approaching 65 and will start Medicare soon.
- Turning 65 but delaying Medicare.
- Starting Medicare past the age of 65 (i.e. was working past 65).
- Want to evaluate or modify current Medicare coverage.
- Eligible for Medicare because of a disability.
- Losing eligibility for Medicare.

Other

- Unsatisfied with current coverage.
- Looking for less expensive health coverage options.
- Curious about other health coverage options available.