



Love and Marriage: Health Insurance Rights for LGBT families



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There is no single standard for defining a *family* for health insurance purposes under federal law. As a result, states have different rules about family coverage, and insurance companies may have discretion in how they define *family* for their plans.

Protections

Insurance companies have to treat all married couples the same.

If your insurance company offers coverage of an opposite-sex spouse, they must offer the same coverage to same-sex couples no matter where they live. If you and your partner were married in a state where same-sex marriage is legal, you can enroll in a plan that offers spousal coverage here in Georgia.

The marketplace offers financial help to all married couples.

The same tax credits are available to same-sex married couples and opposite-sex married couples to help make health insurance plans more affordable. Married couples must file their federal taxes jointly in order to be eligible for tax credits, regardless of gender.

Your children can be covered on your health insurance plan.

Your biological or adopted children can stay on your health insurance plan until age 26. This is true regardless of the sexual orientation or gender identity of the child's parent(s) or if the child is in foster care.

Beware

Health Insurance companies do not have to offer spousal coverage at all. Health insurers are not required to offer spousal coverage so you should still check to confirm that the plan you would like to enroll in offers this type of coverage.

Help is Here

[Finder.healthcare.gov](https://finder.healthcare.gov) is a tool that allows you to find same-sex domestic partner coverage options. You can filter your search and easily remove plans that would not cover both of you.

Special Enrollment Periods

Typically, you may only enroll in a health insurance plan during the open enrollment period. However, certain life events may allow you to enroll during a Special Enrollment Period (SEP). These life events include:

Marriage

If you married your spouse in a state that recognizes same-sex marriages, you qualify for an SEP even if you live in a different state. If your home state does not recognize same-sex marriages, you still qualify for an SEP.

Having/Adopting a baby

You can enroll in health insurance or change the coverage of your current plan after your baby is born or adopted. If you have no or low income, check to see if you and/or your child is eligible for Medicaid or CHIP.

Moving outside your plan's coverage area

If you are moving to or from Georgia, you qualify for an SEP and should enroll in a health plan in your new state.

Changes in income

If your income has increased so that you are no longer eligible for Medicaid or CHIP, you qualify for an SEP.

Turning 26

If you are still covered under your parents' health insurance plan, you will age out of the policy when you turn 26. This qualifies you for a SEP.

Losing your current health coverage

Losing your health insurance due to job loss, job changes, divorce, or other circumstances may qualify you for an SEP.



To find out if you qualify for a Special Enrollment Period, visit <https://www.healthcare.gov/screener/>.



Act fast! Special Enrollment Periods are only available for 60 days after your life event!