Life Events That Signal It's Time to Re-Evaluate Your Healthcare Benefits

These moments usually change risk, responsibility, income, or eligibility which is exactly when coverage gaps show up.

Personal & Family Changes

- Marriage or domestic partnership
- Divorce or separation
- Birth of a child
- Adoption or fostering a child
- Children aging off a parent's plan (typically age 26)
- Becoming a caregiver for a parent or loved one
- Death of a spouse or dependent

Career & Employment Changes

- Starting a new job
- Changing employers
- Losing employer-sponsored coverage
- Becoming self-employed or starting a business
- Moving from full-time to part-time work (or vice versa)
- Retiring or planning for retirement
- Returning to the workforce after time away

Education & Early Adulthood Milestones

- College graduation
- Aging out of a student health plan
- First "real" job with benefits
- Transitioning from parental coverage to individual coverage

Health-Related Changes

- New diagnosis or chronic condition
- Change in prescription needs
- Planned medical procedures
- Mental health or wellness needs increasing
- Changes in provider or specialist requirements
- Anticipated healthcare usage (e.g., pregnancy planning)

Age-Based Milestones

- Turning 26 (aging out of parental plans)
- Turning 50 (higher likelihood of healthcare utilization)
- Turning 60 (early retirement planning considerations)
- Turning 65 (Medicare eligibility and coordination decisions)
- Transitioning from Medicare to Medicare Advantage or supplements

Financial & Lifestyle Shifts

- Buying a home
- Major income increase or decrease
- Starting or selling a business
- Significant changes in household expenses
- Relocating to a new state
- Planning for long-term care

Coverage & Policy Triggers

- Open enrollment periods
- Loss of coverage (qualifying life event)
- Rising premiums with shrinking benefits
- Confusing plan changes from an employer
- Out-of-network surprises or denied claims
- Realizing you don’t understand what your plan actually covers