



Continuity of Care Qualifying Life Event Guide

Overview

Continuity of Care is a qualifying life event (QLE) that triggers a [Special Enrollment Period \(SEP\)](#). Continuity of Care allows enrolled consumers to switch their plan if their provider, doctor, medical group, or hospital leaves the health plan network while the consumer is receiving treatment for a specified condition.

- The QLE starts on:
 - The date the provider leaves the plan network, or
 - The date the consumer discovers the provider left the network.
- Consumers have 60 days from that QLE date to enroll in a new plan through an SEP.
- The effective date of coverage for a Continuity of Care SEP follows the “first of the next month” rule. For example:
 - For January 1 - 31 of any given year, the effective date is the 1st day of the next month: Feb 1st based on the plan selection date.

Conditions for Continuity of Care QLE

To qualify for a Continuity of Care QLE, consumers must meet two conditions:

1. Have one of the following health problems or conditions:
 - Acute condition (for example, pneumonia).
 - Serious chronic condition (for example, severe diabetes or heart disease).
 - Pregnancy.
 - Terminal illness.
 - Care of newborn child between birth and 36 months.
 - An already scheduled surgery or other procedure that will occur within 180 days of the coverage termination or start date.
2. Be enrolled in a health plan, and the doctor, medical group, or hospital that was treating the consumer for the specific health problem or condition listed above left the plan network.
 - The best way to ensure Continuity of Care is to find a Covered California health plan with the consumer’s provider currently in the network. Use the [Shop and Compare](#) search function in CalHEERS to find which Covered California plans have the doctor or hospital in the consumer’s network.
 - Consumers may qualify for the Continuity of Care QLE if their health plan changes, and they are required to switch to a new plan.