



Domestic Abuse or Spousal Abandonment Quick Guide

Domestic Abuse QLE Details

As of October 5, 2020, “Victim of domestic abuse or spousal abandonment” is available as a distinct Qualifying Life Event (QLE) selection on the special enrollment period (SEP) dropdown menu in the CalHEERS application. However, the consumer would need to have prior knowledge of these options and manually enter the reason using the “Other” QLE option on the dropdown menu.

- Starting October 5, 2020, consumers can select the “Victims of domestic abuse or spousal abandonment” QLE to:
 - Apply for coverage (for new members).
 - Remove self and/or dependents and begin a new case and enrollment (if enrolled on an existing case).
- A QLE is NOT needed for coverage terminations, but the authority of the consumer depends on the consumer’s role in the case.
 - If the consumer is the Primary Contact or authorized representative of the Primary Contact, the consumer may remove the abuser and/or dependents from the case.
 - If the consumer is the spouse or registered domestic partner of the Primary Contact, the consumer may remove self and/or dependents from the case.
 - If the consumer is NOT the spouse or registered domestic partner of the Primary Contact, the consumer may remove self from the case but not dependents.
 - The only exception is if the consumer is a dependent or unmarried victim of domestic abuse within the same household as the Primary Contact. In that event, they may remove self and/or their dependents from their abuser’s case and plan and then enroll in a new plan under their own case using this QLE.
- The Primary Contact will receive notification of the change to their household plan.
- The consumer can apply using the single or head of household tax filing status on their new application without penalty of misrepresenting marital status or tax filing status.
 - Consumer will need to consult a certified public accountant or a tax specialist about the marital and tax filing statuses they must report on their tax returns.
- After selecting the QLE and completing the application, coverage will be effective according to the 15-day rule.

New vs. Existing Consumers

For New Consumers

- Marital Status: Enter the status as stated by the consumer (single, married, divorced, etc.).
 - **Note:** If consumer states “married,” spousal information is required. Consumers using the “Victim of domestic abuse or spousal abandonment” QLE may choose to declare a different marital status despite being married to avoid the requirement to enter spousal information.



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- Tax Filing Status: Enter “head of household” if the consumer claims a dependent child (natural child, stepchild, or foster child) on their tax return, or “single” if not.
 - Do NOT enter “married filing jointly” or “married filing separately.”
- Do not enter partner’s income.
- For married individuals who receive federal tax credit and/or state subsidy and will not file taxes as “Married Filing Jointly,” alert the consumer that he or she may need to check the exception box at the top of page 1, IRS Form 8962 and Form FTB 3849, as applicable. Consumers in this situation should talk to a tax advisor about their specific situation.

For Current Covered California Consumers (no Medi-Cal)

- To remove an abuser and/or dependent(s) from a case (if Primary Contact or spouse, registered domestic partner or authorized representative of the Primary Contact:
 - “Remove a Member” using the Report a Change process.
- If Open Enrollment (OE), complete application for a new case as usual.
- If not OE, select the “Victim of domestic abuse or spousal abandonment” QLE and follow steps above to begin a new case.