

Marriage equality impacts health coverage

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SALT LAKE CITY - The U.S. Supreme Court ruling legalizing same-sex marriage has far-reaching impacts, including triggering a special enrollment period under the Affordable Care Act.

Jason Stevenson, education and communications director with the [Utah Health Policy Project](#), which helps people get coverage through the ACA, says marriage is among the "qualifying life events" that creates the special enrollment period.

"People get married, they think about their wedding first and getting married, and then insurance comes soon after," he says. "Because it changes how you sign documents and how you relate to your employer and what kind of coverage you get and it gives people more choices."

Stevenson adds, couples will have 60 days from the date they marry to either get new coverage or change an existing health insurance plan. Even though same-sex marriage was legal in Utah before the high court ruling, Stevenson says he expects more local couples to wed, now that it's the law of the land.

He adds, moving outside of a person's coverage area, childbirth, and adoption also qualify as life-changing events.

"Utah happens to have the highest percentage of same-sex couples with kids in the country and that's going to allow them to adopt those kids," says Stevenson. "That could trigger a special enrollment period as well, for them to sign up their whole family for insurance."

According the U.S. Department of Health and Human Services, as of three months ago, more than 10 million Americans had active health insurance through the ACA. Eighty-five percent of them are receiving an average tax credit of \$272 per month to help with their premiums.