

# Same-Sex Marriage Ruling Impacts Health Coverage

Audio: [http://cpa.ds.npr.org/upr/audio/2015/07/aca\\_and\\_marriage.mp3](http://cpa.ds.npr.org/upr/audio/2015/07/aca_and_marriage.mp3)

Link: <http://upr.org/post/same-sex-marriage-ruling-impacts-health-coverage>

By News Service

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The U.S. Supreme Court ruling that legalized same-sex marriage has far-reaching impacts, which include triggering a special enrollment period under the Affordable Care Act.

Jason Stevenson with the Utah Health Policy Project — which helps people get coverage through the ACA — said marriage is among the "qualifying life events" that create the special enrollment period.

"People get married," Stevenson said. "They think about their wedding first and getting married, and then insurance comes soon after 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 said couples will have 60 days from the time 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 said he expects more local couples to wed now that it is the law of the land.

He said other life-changing events include moving outside of a person's coverage area, childbirth, and adoption.

"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," Stevenson said. "That could trigger a special enrollment period as well for them to sign up their whole family for insurance."

According to the U.S. Department of Health and Human Services, as of three months ago, more than ten 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.