

Archdiocese of St. Louis

Special Enrollment Instructions For Qualifying Events

Included in the HIPAA (Health Insurance Portability and Accountability Act of 1996) is a provision for **Special Enrollment Periods**. It states that group health plans and insurers must offer special enrollment periods during which eligible persons are allowed on the plan without being considered late enrollees. If an employee experiences any of the qualifying events listed below, they may enroll, change or cancel their coverage within 31 days of the qualifying event date.

For some special enrollment periods, an employee may be able to switch between the Premier and Standard United Healthcare Plans. Examples of qualifying events are listed below:

- Legal separation
- Divorce
- Death
- Loss of coverage
- Reduction in work hours
- Employer contributions toward coverage have terminated
- Exhaustion of COBRA continuation or state continuation
- Marriage
- Birth of a child
- Adoption or placement for adoption of a child

Persons enrolling under these special enrollment conditions cannot be treated as late enrollees.

For persons losing other group coverage, special enrollments are effective the date the other coverage ends. Special enrollment is not available if the previous coverage loss resulted from fraudulent activity or because the person did not pay premiums. The Archdiocese Office of Human Resources must have documentation for marriages, divorces, legal separations, and adoptions, etc. See the next page for a list of qualified status changes and required documentation.

A group health plan must also provide a description of special enrollment rights to employees before or at the time they are eligible to enroll. The Enrollment Notice to Eligible Employees (Appendix F) should be used for this purpose. **This form should be photocopied and given to all employees at the time they are eligible to enroll.**

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The Archdiocese Office of Human Resources must have documentation for certain qualifying events. See the list below of qualifying events and any required documentation.

Event	Documents Required to Enroll in the Plan	Documents Required to Terminate from the Plan
Marriage	Marriage Certificate/License with Date of Marriage	Documentation Not Required
Divorce	Divorce Decree with Date of Divorce	Divorce Decree or signed Archdiocesan Forms (see Appendix K and/or L)
Legal Separation	Court's Legal Separation Agreement	Court's Legal Separation Agreement or signed Archdiocesan Form (see Appendix K and/or L)
Legal Annulment	Legal Annulment with Date of Annulment	Legal Annulment or signed Archdiocesan Form (see Appendix K and/or L)
Death	Documentation Not Required	Documentation Not Required
Birth	Documentation Not Required	Documentation Not Required
Adoption	Legal Adoption Papers	Documentation Not Required
Placement of Adoption	Letter of Placement	Documentation Not Required
Dependent Reaching 26 Years of Age*	Documentation Not Required	Documentation Not Required
Employee/Dependent Employment Status Change	Documentation Not Required	Documentation Not Required
Spouse/Dependent Enrollment in Health Insurance at New Job		
Employee/Spouse/Dependent Loss of Coverage or Current Enrollment in COBRA Plan	Letter from employer/previous employer or Archdiocese Special Enrollment Verification Form	Documentation Not Required
A Spouse, Dependent or Parent's (If Under 26 Years Old) Open Enrollment	Open Enrollment Document Information	Documentation Not Required
Marketplace Open Enrollment	Documentation Not Required	Documentation Not Required
Move In-/Out-of-Network Area	Documentation Not Required	Documentation Not Required
Court Order, Judgment, or Decree	Court Order	Documentation Not Required
Medicare or Medicaid Commences	Documentation Not Required	Documentation Not Required
Leave of Absence	Documentation Not Required	Documentation Not Required
Significant Coverage Decrease	Documentation Not Required	Documentation Not Required
Significant Cost Change 10%	Documentation Not Required	Documentation Not Required

*If coverage ceases for a dependent turning 26 years of age, his/her benefit coverage ends on the last day of the birthday month.

**If our employee is not currently enrolled in the Archdiocesan plan, then a qualifying event for our employee does not apply.