

Qualifying Events for Later Enrollment

Common Questions

As you consider whether to enroll in coverage, you may be wondering about your options to enroll at a later date if you choose to decline coverage - either for yourself, or an eligible family member.

Some common questions we're often asked:

1. My spouse has coverage with their employer. If I decline to cover him, can I add him to my coverage later?
2. My spouse is employed and covers me on their plan. If I decline to enroll, can I enroll later?
3. I'm less than 26 years old and a parent covers me on their plan. Can I enroll when I age off their plan?
4. I have Medicaid coverage for myself and/or my child. If I lose eligibility for that coverage, can I enroll later?

HIPAA Qualifying Events and Special Enrollment Rights

If you decline coverage for yourself or an eligible family member, enrollment at a later date may be possible under the **Special Enrollment** provisions of the **Health Insurance Portability & Accountability Act (HIPAA)**.

Special enrollment provisions apply if you, or a family member, experience one of the following qualifying events:

- Marriage;
- Birth, placement for adoption or adoption of a child;
- Becoming subject to a Qualified Medical Child Support Order; or
- Loss of coverage under another employer's group plan due to:
 - a change in employment status (coverage ended because of resignation, retirement, or reduction in hours);
 - loss of eligibility (age off your parent's plan; spousal carve-out; divorce; death of a spouse or parent);
 - the end of the employer's contribution towards the premium; or
 - the employer ceases to offer coverage entirely.

To enroll under the *Special Enrollment* provisions of HIPAA, **you must request enrollment within 31 days** of the date of the qualifying event. ***Coverage would be effective as of the date of the qualifying event.***

If you miss the 31-day window, you may enroll (or add an eligible family member) during the annual open enrollment period in November. ***Coverage would be effective January 1.***

Medicaid and the Children's Health Insurance Program (CHIP)

The **Children's Health Insurance Program Reauthorization Act of 2009 (CHIP)** added two special enrollment opportunities for individuals who experience one of the following events:

- Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP)
- Eligibility for premium assistance from Medicaid or CHIP

If you experience one of these events, you must request enrollment within **60 days** of the event.