

Qualifying Special Enrollment Event

What is a special enrollment event?

An event as defined by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) that may provide a special enrollment period for individuals and dependents when there is a loss of other coverage or a gain of additional dependents. Such events include:

Marriage

Divorce (resulting in a loss of coverage)

Birth

Adoption or placement for adoption

Involuntary loss of coverage

Change of employment status

Medicaid/CHIP/Medicare

Can coverage be dropped for an employee or dependent throughout the plan year?

Not unless there has been a qualifying special enrollment event. If it has been determined that there has been a qualifying life event, an employee cannot drop coverage for himself without also dropping coverage for all of his dependents. The change will be effective on the first day of the following month. If coverage is dropped, for a given individual, that individual will not be eligible to re-enroll in TRS-ActiveCare until the next annual enrollment period unless the individual experiences a special enrollment event.

What do I do if I have a qualifying special enrollment event?

Contact the Benefits Office at 817-232-0880, ext. 2486 or by email at jmcnutt-erwin@ems-isd.net if you have any questions about your qualifying special enrollment event. Changes in coverage may be made by submitting the appropriate documentation below:

Letter from spouse's employer

Certificate of Marriage

Verification of birth facts

Birth Certificate

Completed hospital certificate that includes footprints

Divorce Decree

Certificate of Death

Medicare Enrollment

Medicaid/Chips Enrollment

Loss of Medicaid or Chips

LOSS OF COVERAGE: Proof must be an official document listing the names of all family members who are losing coverage, the type of coverage (medical, dental, etc.) and the termination date of the coverage. Loss of coverage must be non-voluntary. If you or your dependents were voluntarily dropped from a plan, you cannot be added under a status change. Once approved, new coverage will be effective on the 1st of the month following the month that previous coverage was terminated.

GAIN OF COVERAGE: Proof can be any type of official documentation from the new employer or insurance company listing the names of all family members who are gaining coverage, the types of

coverage that have been gained and the effective date of that coverage. Coverage cannot be canceled retroactively.

BIRTH: Birth certificate or verification of birth from the hospital.

ADOPTION: A copy of the front page of the official court documents either placing the child or granting adoption and the last page(s) of that same document with all complete signatures, or signature papers and waivers, if applicable.

LOSS OF ELIGIBILITY: For a dependent child ceasing to be a dependent, no proof is necessary. For an employee who loses coverage with their parents' plan at the age of 26, the loss of coverage letter with the employee's name and date of loss of coverage will be needed.

MARRIAGE: To add a spouse or new dependents, proof will be a copy of the marriage certificate.

DIVORCE: To drop spouse and dependents, a copy of the first and last pages of the official divorce decree. The last pages (signature pages) must be signed and dated. To add coverage

****NOTE** There is only a 31-day window from the event date to make a change to your benefits**

Documentation of the qualifying life event as well as an [enrollment change form](#) must be submitted within 30 days of the qualifying life event to **Jamie Erwin either by fax (817)-232-0238 or by email jmcnutt-erwin@ems-isd.net**

If documentation and the change forms are not submitted within the 30 days of the QLE the employee will have to wait to make changes to their benefits during the next open enrollment event