



Qualifying Life Events and Special Enrollment Period: WHAT YOU NEED TO KNOW



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Now that Open Enrollment is over for the 2014 plan year, you may have clients experience events leaving them without health insurance coverage that meets the new federal guidelines.

Qualifying Life Events (QLE) can trigger a short period of time, known as a Special Enrollment Period, which allows your clients to apply for an Affordable Care Act (ACA) plan.

Generally QLE includes:

- ▶ Loss of Minimum Essential Coverage (MEC)
- ▶ Gaining or Becoming a Dependent (Marriage, Birth, etc.)
- ▶ Change in Coverage as a Result of:
 - Moving to a New State
 - Some changes with employer provided coverage

The Special Enrollment Period is 60 days following a QLE, in most cases.

If the loss of Minimum Essential Coverage (MEC) is known in advance, your client may apply 30 calendar days prior to the termination of the MEC plan, providing proof of the future termination date and reason.



Attached is a list of Qualifying Life Events that can make a person eligible to apply for ACA coverage outside of the Open Enrollment Period. These qualifying events allow eligible persons to apply for on or off-exchange (Marketplace or non-Marketplace) ACA plans.

- ▶ There may be other qualifying events not listed that may make your client eligible for a Special Enrollment Period for an on-exchange plan only.
- ▶ Individuals or families that do not have a QLE will not be able to purchase health insurance in a Special Enrollment Period. They must wait until the next Open Enrollment Period (Open Enrollment for 2015 plans is to begin on Nov. 15, 2014).



Important:

The following are not “qualifying life events” and are not a consideration for a Special Enrollment Period:

- ▶ Voluntarily ending coverage
- ▶ Loss of coverage that doesn't qualify as minimum essential coverage.
- ▶ Loss of coverage as a result of failure to pay premiums
- ▶ Rescission of coverage



Qualifying Life Events (QLE)

Use this chart to help identify a potential QLE, the applicable effective date, as well as documentation required to apply during a Special Enrollment Period. The Special Enrollment Period is 60 days following a QLE, in most cases.

	Qualifying Life Event	Effective Date	Documentation Requirements
Loss of Minimum Essential Coverage – Individual or Employer Group			
	Loss of employer group health insurance, as a result of <ul style="list-style-type: none"> ▶ Termination of employment (voluntary or involuntary) ▶ Change in full time employment status ▶ Termination of employer contributions 		
	Exhaustion of COBRA or state continuation		
	Loss of retiree coverage due to former employer filing for bankruptcy protection		
	Return from active Military duty		
	Divorce/Legal Separation	1st day of the month following the receipt of the application	Proof of loss of coverage, reason for termination, and termination date
	Termination of domestic partnership or civil union (in applicable states)		
	Death of parent or spouse		
	Loss of eligibility for Medicaid or CHIP		
	Loss of dependent status as a result of turning 26		
	Incur a claim that meets or exceeds a lifetime limit on all benefits under existing coverage		

Qualifying Life Event

Effective Date

Documentation Requirements

Gaining or Becoming a Dependent Due to:



Domestic partnership (if required by state law)	1st day of the month following the receipt of the application	Domestic partnership certificate
Marriage	1st day of the month following the receipt of the application	Copy of signed marriage license or Copy of marriage certificate
New Dependent <ul style="list-style-type: none"> ▶ Birth ▶ Adoption ▶ Placement for adoption 	Date of event for the child; for parent(s) and other dependents applying with the parent(s), effective date is based on application received date: <ul style="list-style-type: none"> • 1st - 15th: effective 1st of following month • 16th - end of month: effective 1st of 2nd following month 	Copy of birth certificate or Copy of birth verification Copy of court order granting adoption or Adoption certificate Letter of placement for adoption or Copy of adoption placement agreement

Other Triggering Events:



Employer coverage: <ul style="list-style-type: none"> ▶ Is no longer affordable (as determined by the Marketplace/Exchange) or ▶ No longer provides Minimum Essential Coverage (MEC) 	Receipt of the application <ul style="list-style-type: none"> • 1st - 15th: effective 1st of following month • 16th - end of month: effective 1st of 2nd following month 	Documentation from the Marketplace/Exchange stating employer coverage is not affordable Or Documentation from employer or carrier stating plan no longer meets or provides MEC
Permanent move to a new state from another state	Receipt of the application <ul style="list-style-type: none"> • 1st - 15th: effective 1st of following month • 16th - end of month: effective 1st of 2nd following month 	Copy of rental agreement or Copies of utility bill showing old and new address (gas, electric, cable, phone, sewer, or water).
Non-calendar year individual plan's policy year renewal in 2014 (even if the policy is not terminating) Please Note: <ul style="list-style-type: none"> • Policy year is NOT the same as anniversary date • Policy year is the same as the deductible period UNLESS policy year is otherwise defined in the policy 	1st day of the prior policy's policy year that begins (or would begin) in 2014	Documentation from Carrier that plan's policy year is not a calendar year