

# Archdiocese of St. Louis

## Archdiocesan Benefits Administrative Manual

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### 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 meets the criteria listed below, they may enroll or cancel their coverage.

Eligible employees or their dependents are allowed to enroll or terminate coverage within 31 days of the following qualifying event. An employee can also switch between the Premier and Standard United Healthcare Plans. Several 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 providing 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 Terminate from the Plan	Documents Required to Enroll in the Plan
<b>Marriage</b>	Documentation Not Required	Marriage Certificate/License with Date of Marriage
<b>Divorce</b>	Divorce Decree or signed Archdiocesan Forms (see <b>Appendix N and/or O</b> )	Divorce Decree with Date of Divorce
<b>Legal Separation</b>	Court's Legal Separation Agreement or signed Archdiocesan Form (see <b>Appendix N and/or O</b> )	Court's Legal Separation Agreement
<b>Legal Annulment</b>	Legal Annulment or signed Archdiocesan Form (see <b>Appendix N and/or O</b> )	Legal Annulment with Date of Annulment
<b>Death</b>	Documentation Not Required	Documentation Not Required
<b>Birth</b>	Documentation Not Required	Documentation Not Required
<b>Adoption</b>	Documentation Not Required	Legal Adoption Papers
<b>Placement of Adoption</b>	Documentation Not Required	Letter of Placement
<b>Dependent Reaching 26 Years of Age*</b>	Documentation Not Required	Documentation Not Required
<b>Employee/Dependent Employment Status Change</b>	Documentation Not Required	Documentation Not Required
<b>Spouse/Dependent Begins New Job</b>	Documentation Not Required	Documentation Not Required
<b>Spouse/Dependent Eligibility For Health Insurance at New Job</b>	Documentation Not Required	Documentation Not Required
<b>Employee/Spouse/Dependent Loss of Coverage or Current Enrollment in COBRA Plan</b>	Documentation Not Required	Letter from employer/previous employer or Archdiocese Special Enrollment Verification Form
<b>A Spouse, Dependent or Parent's (If Under 26 Years Old) Open Enrollment</b>	Documentation Not Required	Open Enrollment Document Information
<b>Marketplace Open Enrollment</b>	Documentation Required	Documentation Required
<b>Move In-/Out-of-Network Area</b>	Documentation Not Required	Documentation Not Required
<b>Court Order, Judgement, or Decree</b>	Documentation Not Required	Court Order
<b>Medicare or Medicaid Commences</b>	Documentation Not Required	Documentation Not Required
<b>Leave of Absence</b>	Documentation Not Required	Documentation Not Required
<b>Significant Coverage Decrease</b>	Documentation Not Required	Documentation Not Required
<b>Significant Cost Change 10%</b>	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 Archdiocese's plan, then a qualifying event for our employee does not apply.