

Special Enrollment Periods (SEP), Limited Open Enrollment Periods, Effective Dates & Proof of Qualifying Event (QE) Requirements

Proof of QE MUST address all three points: Date of Qualifying Event (QE), Reason for QE and Names of Everyone Affected

Below is a chart of special enrollment and limited open enrollment events that may allow an application for coverage under a PreferredOne individual plan outside of the annual open enrollment period.

Qualifying Life Event (QE)	SEP Election Start Date	SEP Election End Date	Coverage Effective Date (Assumes coverage selection and all premium received by carrier)	Special Rules	Proof of QE Requirements
Adoption or Placement for Adoption (no existing PIC policy at time of birth)	Date of adoption/ placement	Up to 60 days after the QE	Adoption date or adoption placement date, unless the subscriber elects a coverage effective date of either: <ul style="list-style-type: none"> the first day of the month following plan selection; or first day of the second month following plan selection. 	QE pertains to adoptee and parent(s) who are adopting (no siblings).	Copy of Adoption Papers
Adoption or Placement for Adoption (existing PIC policy at time of adoption/placement)	N/A	N/A	Adoption date or adoption placement date, unless the subscriber elects a coverage effective date of either: <ul style="list-style-type: none"> the first day of the month following plan selection; or first day of the second month following plan selection. 	QE pertains to adoptee and parent(s) who are adopting (no siblings). If there is an existing PIC policy at the time of adoption, MN State Law permits an adopted child to be added to existing policy, even if request to add is made > 60 days. Must pay all back due premium.	Copy of Adoption Papers Proof of existing PIC policy
Birth (no existing PIC policy at time of birth)	Date of birth	Up to 60 days after the QE	Date of birth, unless the subscriber elects a coverage effective date of either: <ul style="list-style-type: none"> the first day of the month following plan selection; or first day of the second month following plan selection. 	QE pertains to newborn and parent(s) (no siblings)	Copy of Birth Certificate
Birth (existing PIC policy at time of birth)	N/A	N/A	Date of birth, unless the subscriber elects a coverage effective date of either: <ul style="list-style-type: none"> the first day of the month following plan selection; or first day of the second month following plan selection. 	QE pertains to newborn and parent(s) (no siblings) If there is an existing PIC policy at the time of birth MN State Law permits a newborn child to be added to existing policy, even if request to add is made > 60 days. Must pay all back due premium.	Copy of Birth Certificate Proof of existing PIC policy

Qualifying Life Event (QE)	SEP Election Start Date	SEP Election End Date	Coverage Effective Date (Assumes coverage selection and all premium received by carrier)	Special Rules	Proof of QE Requirements
Gains or becomes a dependent through a child support order or other court order	Date of order	Up to 60 days after the QE	Effective date of court order, unless the subscriber elects a coverage effective date of either: <ul style="list-style-type: none"> the first day of the month following plan selection; or first day of the second month following plan selection. 	QE pertains to newborn and parent(s) (no siblings, unless otherwise set forth in the order)	Copy of the Court Order
Marriage	Date of marriage	Up to 60 days after the QE	First day of following month	QE pertains to newly married individuals and other dependents in the household (e.g., children).	Copy of Marriage Certificate Proof of the following prior coverage by a spouse: <ul style="list-style-type: none"> Minimum essential coverage for at least 1 day in the 60 day period prior to QE Lived abroad for 1 or more days in the 60 day period prior to QE Lived in a service area where no qualified health plan was available via Exchange for at least 1 day during the 60 day period prior to the QE or during the most recent open enrollment or special enrollment period.
Non-renewal or Expiration of Enrollment in a Non-calendar Year Plan	60 days prior to the last day of the non-calendar plan year	Up to 60 days after the QE	If elect coverage prior to the QE, first day of month following the loss of coverage. If elect coverage after the QE, effective the first day of the month following receipt of complete application and premium payment	Applies if enrolled in either group or individual non-calendar year plan	Letter from employer and Certificate of Creditable Coverage as proof of enrollment in the non-calendar year plan. Letter from employer and letter from prior insurer Renewal notice from employer or prior insurer Termination or renewal Letter from insurer

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<p>Permanent Move You made a permanent move into a Minnesota service area or into a new service area in Minnesota, which causes such individual to gain access to a new qualified health plan.</p>	60 days prior to the loss of MEC	Up to 60 days after the QE	<p>If elect coverage prior to the QE, first day of month following the loss of coverage.</p> <p>If elect coverage after the QE, effective the first day of the month following receipt of complete application and premium payment</p>	<p>Move must result in access to new qualified health plan.</p> <p>N/A when move is temporary or short-term for medical care/treatment or vacation</p>	<p>Example of documentation for proof of residency change:</p> <ul style="list-style-type: none"> - Utility bill from both old and new address - Change of address document from the U.S. Post Office - Current and prior driver's license <p>Proof of the following prior coverage:</p> <ul style="list-style-type: none"> • Minimum essential coverage for at least 1 day in the 60 day period prior to QE • Lived abroad for 1 or more days in the 60 day period prior to QE • Lived in a service area where no qualified health plan was available via Exchange for at least 1 day during the 60 day period prior to the QE or during the most recent open enrollment or special enrollment period.
<p>Exchange enrollment error due to error, misrepresentation, misconduct or inaction</p>	Exchange defines the SEP election period start date	Up to 60 days after the Exchange determines the eligibility for SEP	Coverage effective date must be appropriate for the circumstances.	Enrollment error results from officer, employee, agent or instrumentality of the Exchange or non-Exchange entity that assists with enrollment or enrollment activities.	Exchange to provide documentation.

Qualifying Life Event (QE)	SEP Election Start Date	SEP Election End Date	Coverage Effective Date (Assumes coverage selection and all premium received by carrier)	Special Rules	Proof of QE Requirements
<p>Involuntary Loss of Minimum Essential Coverage (MEC) Examples:</p> <ol style="list-style-type: none"> 1. Loss of employer-sponsored group coverage 2. Employer discontinued plan 3. Employer discontinue premium contributions for coverage (coverage is not COBRA/continuation) 4. Exhaustion of COBRA/continuation 5. Divorce or legal separation from subscriber (occurs while enrolled in coverage) SEP triggered for dependents 6. Death of subscriber (occurs while enrolled in coverage) SEP triggered for dependents 7. Child loses dependent status (e.g., turns age 26) 8. Loss of eligibility for Medicaid, state CHIP or loss of pregnancy-related coverage under Medicaid or state CHIP or a loss of access to health care services through coverage provided to the pregnant woman's unborn child through Medicaid or state CHIP. 9. Loss of individual or employer sponsored group coverage due to a move outside of the HMO service area (For loss of group coverage, not other benefit package is available) 	60 days prior to the loss of MEC	Up to 60 days after the QE	<p>If elect coverage prior to the QE, first day of month following the loss of coverage.</p> <p>If elect coverage after the QE, effective the first day of the month following receipt of complete application and premium payment</p>	Does not include loss of MEC due to non-payment of premium or voluntarily termination of coverage	<p><u>Proof # Matches the QE Example #:</u></p> <ol style="list-style-type: none"> 1. COBRA Notice or Letter and Certificate of Creditable Coverage 2. Letter from Employer 3. Letter from prior insurer or COBRA Administrator 4. Letter from COBRA Administrator 5. Court Documents and Certificate of Creditable Coverage 6. Letter from Employer and Death Certificate 7. Letter from prior insurer and Certificate of Creditable Coverage 8. Written notice from government program 9. Documentation PreferredOne may require: <ul style="list-style-type: none"> - Utility bill from both old and new address - Change of address document from the U.S. Post Office - Current and prior driver's license

Qualifying Life Event (QE)	SEP Election Start Date	SEP Election End Date	Coverage Effective Date (Assumes coverage selection and all premium received by carrier)	Special Rules	Proof of QE Requirements
Material Contract Violation by a Qualified Health Plan	Exchange defines the SEP election period start date	Up to 60 days after the Exchange determines the eligibility for SEP	Coverage effective date must be appropriate for the circumstances.	Must be enrolled in the coverage for which contract was violated	Exchange to provide documentation.
A QHP enrollee or dependent is determined newly <u>ineligible</u> for Advance Payment of Premium Tax (APTC)	Date of the ineligibility determination	Up to 60 days after the Exchange determines the eligibility for SEP	Coverage effective date must be appropriate for the circumstances.	Applies to qualified individuals ¹ , enrollees or dependents, which includes other dependents in the household (e.g., children).	Exchange to provide documentation.
Survivor of Domestic Abuse	Date of QE	Up to 60 days after the QE	First day of the 1 st month after plan selection if received the 1 st -15 th of the month. First day of the 2 nd month after plan selection if received 16 th to end of the month.	Must be enrolled in MEC and seek to enroll in coverage separate from the perpetrator of abuse or abandonment Prospective coverage Consumer who is married and a victim of domestic abuse can enroll without reflecting spousal income and receive APTC separate from the spouse. QE pertains to victim of abuse and dependents	Attestation by the survivor of domestic abuse

Examples:						
Triggering Event	Triggering Event Date	Date Change Reported	SEP Start Date	SEP End Date	Plan Selection Date – Examples	1st Available Coverage Effective Date
Address Change	4/10 – date of move	4/11	4/10	6/9	4/16	6/1
Loss of MEC	5/1 – 1st day without MEC	4/29	5/1	6/29	5/31	6/1
Marriage	4/12 – date of marriage	5/28	4/12	6/11	5/31	6/1

¹ *Qualified individual* means, with respect to an Exchange, an individual who has been determined eligible to enroll through the Exchange in a QHP in the individual market.