

EVENT SPECIAL ENROLLMENT PERIOD (SEP)

Requirements for individual and family plans (ACA/GF/GM)



Special enrollment event	Event notification timeframe	Individual eligible to enroll in coverage or be added to existing policy/certificate	Documentation Requirement*
INCREASE OR DECREASE IN PROJECTED ANNUAL INCOME FOR 2016 OR CHANGE TO CURRENT MONTH'S INCOME			
Newly ineligible for subsidy	60 days prior to event and within 60 days of event	Individuals who lost coverage	Proof from CMS of subsidy eligibility change
ADD OR REMOVE APPLICANT OR NON-APPLICANT HOUSEHOLD MEMBER LISTED ON APPLICATION			
Marriage, including common law	60 days prior to event and within 60 days of event	Individual, spouse and all dependents	Marriage certificate, Common law affidavit (if applicable)
Domestic Partnership	60 days prior to event and within 60 days of event	Individual and dependents, domestic partner and domestic partner's dependents	Certification of Domestic Partnership form
Birth	Within 60 days of event	Individual, spouse and all dependents, including newborn	Birth certificate, letter from the hospital, or medical records
Adoption/foster care	60 days prior to event and within 60 days of event	Individual, spouse and all dependents, including newly gained dependent	Adoption or foster care documentation
Legal guardianship	60 days prior to event and within 60 days of event	Individual, spouse and all dependents, including newly gained dependent	Legal guardianship documentation
Court ordered coverage	60 days prior to event and within 60 days of event	Individuals named in court order	Court order
RELOCATION TO A NEW ZIP CODE OR COUNTY			
Access to qualified health plan due to a permanent move	60 days prior to event and within 60 days of event	Individuals who permanently move to Iowa	Proof of old residency and new residency (e.g. old drivers license or mail from prior address and from new address); Release from incarceration is not eligible for SEP.
GAIN OR LOSS OF OTHER HEALTH COVERAGE			
Death of a policyholder/certificate holder	Within 60 days of event	Individuals who lost coverage	Death certificate or obituary, letter of loss of coverage from prior carrier
Dependent turning 26	60 days prior to event and within 60 days of event	Individual who lost coverage due to turning 26	Letter of loss of coverage from prior carrier
Dependent 19-25	60 days prior to event and within 60 days of event	Individual being removed from parent's contract between the ages of 19-25	Letter of loss of coverage from prior carrier
Divorce/dissolution of domestic partnership	60 days prior to event and within 60 days of event	Spouse and dependents being removed due to divorce	Divorce decree or letter of loss of coverage from prior carrier
Exhaustion of COBRA or Continuation Coverage	60 days prior to event and within 60 days of event	Individuals who lost coverage	COBRA termination letter or letter of loss of coverage from prior carrier

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Special enrollment event	Event notification timeframe	Individual eligible to enroll in coverage or be added to existing policy/certificate	Documentation Requirement*
Loss of Medicaid or Hawk-I eligibility (IA) or CHIP (SD)	60 days prior to event and within 60 days of event	Individuals who lost coverage	Notification of loss of eligibility and coverage
Policyholder or certificate holder enrolls in Medicare	60 days prior to event and within 60 days of event	Individuals who lost coverage	Copy of Medicare card of eligible individual or letter of loss of coverage from prior carrier
Termination of employment or reduction in hours	60 days prior to event and within 60 days of event	Individuals who lost coverage	Letter from employer or letter of loss of coverage from prior carrier
Return from military service	60 days prior to event and 60 days from date of event	Individual returning from military service and his/her spouse and dependents	Discharge papers or letter of loss of coverage from prior carrier (i.e. Tricare)
CHANGE IN IMMIGRATION STATUS OR CITIZENSHIP			
Gained U.S. Citizenship	60 days prior to event and within 60 days of event	Individuals who gained citizenship	Proof of US citizenship
Obtain Legal Immigration Status	60 days prior to event and within 60 days of event	Individuals who gained legal immigration status	Lawful immigration documents
CHANGES TO AVAILABLE EMPLOYER COVERAGE			
Loss of group coverage	60 days prior to event and within 60 days of event	Individuals who lost coverage	Letter from employer or letter of loss of coverage from prior carrier
Employer renewal date is outside of an annual open enrollment period for the Individual Health Plan market	60 days prior to event and within 60 days of event	Individuals who lost coverage	Letter from employer

* Documentation Requirement — In addition to the documents listed, an Application (new business) or Contract Change Form (existing members) is required.

NOTE: At this time, coverage effective dates will continue to follow the rules already in place.

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