

Questions on this form are about life events that may have happened in your household in the past 60 days. Your answers will help us determine if you, or other household members, who are NOT eligible for Medicaid/Dr. Dynasaur, can enroll in a private health plan, now that open enrollment has ended. A representative may contact you for additional information about your situation to determine if you or other household members qualify for a Special Enrollment Period (SEP). **Please note there is no open enrollment period for Medicaid/Dr. Dynasaur coverage. You may apply for Medicaid/Dr. Dynasaur at any time.**

YOUR RESPONSES TO THESE QUESTIONS DO NOT AFFECT MEDICAID ELIGIBILITY.

Applicant name: _____ Date: _____

Social Security number: _____ Date of birth: _____

Information about Special Enrollment Periods (SEP) for Private Health Plans

The Open Enrollment Period for a private health plan for 2014 coverage has ended. The next Open Enrollment Period doesn't start until November 15, 2014 for enrollment effective January 1, 2015. In order to enroll in a private health plan through Vermont Health Connect outside the scheduled open enrollment period, you or someone in your household must qualify for a Special Enrollment Period based on a **qualifying life event**.

Examples of Qualifying Life Events:

- Marriage, having a baby, adopting a child, moving to Vermont, gaining citizenship or eligible immigration status, getting released from incarceration.
- Losing other health coverage—due to losing employer-sponsored coverage, divorce, the end of an individual policy plan year in 2014, COBRA expiration, aging off a parent's plan, losing eligibility for Medicaid/Dr. Dynasaur, and similar circumstances. **Important:** Voluntarily ending coverage or losing coverage for not paying the premiums does not qualify you for a special enrollment period. Neither does losing coverage that doesn't qualify as minimum essential coverage.
- For people already enrolled in Vermont Health Connect coverage – you may qualify for a SEP if changes in household income or household size makes you newly eligible or newly ineligible for Advance Premium Tax Credits (APTC) or changes in your household income or size changes your level of cost-sharing reductions (CSR).
- Gaining status as member of a federally-recognized Indian tribe or being an Alaska Native. Members of federally-recognized Indian tribes can sign up for or change plans once a month throughout the coverage year.
- Court or administrative order requiring a parent to provide health insurance for a dependent child.

Special Enrollment Periods for complex cases with exceptional circumstances in Vermont Health Connect:

You may also qualify for a Special Enrollment Period (SEP) if you have other complicated situations described below.

Exceptional circumstances:

You faced a serious medical condition or natural disaster that kept you from enrolling. For example:

- An unexpected hospitalization or temporary cognitive disability,
- A natural disaster, such as an earthquake, massive flooding, or hurricane,
- A planned Vermont Health Connect system outage or other administrative errors.

If you are already enrolled in a plan and you get a special enrollment period based on an exceptional circumstance on the next page, you may stay in your current plan in most cases, or you may switch plans. In some limited cases, you may qualify for an earlier effective date of coverage. Remember, you must make the first premium payment before your coverage becomes effective.

1. Did anyone on this application lose health coverage in the past 60 days (including employer-sponsored coverage or Medicaid/Dr. Dynasaur)? Yes No
 Who? _____ Date coverage ended: _____
2. Has anyone joined your household through an adoption in the past 60 days? Yes No
 Who? _____ Date adoption was finalized: _____
3. Has anyone joined your household through the foster care program in the past 60 days? Yes No
 Who? _____ Date child joined your household: _____
4. Did anyone on this application gain U.S. citizenship, eligible immigration status, or become lawfully present in the past 60 days? Yes No
 Who? _____ Date of change to status: _____
5. Did anyone on this application move to Vermont in the past 60 days? Yes No
 Who? _____ Date arrived in Vermont: _____
6. Did anyone on this application get released from incarceration (jail or prison) in the past 60 days? Yes No
 Who? _____ Date of release: _____
7. Has anyone gained a dependent through marriage or birth in the past 60 days? Yes No
 Who? _____ Date of marriage and/or birth: _____
8. Has anyone in the household become newly eligible or newly *ineligible* for an Individual Exemption to purchase a Catastrophic Plan in the past 60 days? Yes No
 Who? _____ Date of eligibility or *ineligibility*: _____
9. Has any household member's employer-sponsored insurance become unaffordable due to a decrease in their job income or had their work hours decreased in the past 60 days? Yes No
 Who? _____ Date of income decrease: _____
10. In the past 60 days, has anyone in your household become eligible for employer-sponsored health coverage but is in a waiting period before they can enroll? Yes No
 Who? _____ Date waiting period ends: _____
11. Has any parent in your household been required by a court or administrative order to provide health insurance for a dependent child in the past 60 days? Yes No
 Who? _____
12. Have there been any other changes in your household or circumstances in the past 60 days that you feel should be considered when making a decision about any household member's eligibility for a Special Enrollment Period? If so, please explain: Yes No

Remember you can apply for Medicaid/Dr. Dynasaur coverage at any time.