



# SPECIAL ENROLLMENT PERIOD QUALIFYING EVENTS

## An Overview of Life Events that Qualify/Do Not Qualify Vermonters to Enroll in Health Plans Offered by Vermont Health Connect

In addition to the standard list of qualifying events (below), special enrollment periods can be granted under additional exceptional circumstances. If you have a question about an exceptional circumstance, or need to change an existing application, please call Vermont Health Connect Customer Support toll-free at 1-855-899-9600.

### Category: Loss of Affordable Minimum Essential Coverage

Life Event	What to Do and When to Do it	Coverage Effective Date	Examples
<p><b>Loss of affordable employer-sponsored health insurance (ESI) that provided <a href="#">Minimum Essential Coverage</a> (MEC), including:</b></p> <ul style="list-style-type: none"> <li>• Job loss or job change</li> <li>• Expiration of COBRA or VIPER</li> <li>• Employer dropped coverage</li> <li>• ESI becomes unaffordable or stops providing <a href="#">MEC</a></li> </ul> <p><i>Contact the employer if you aren't sure if the plan provided MEC or not</i></p>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from the loss of affordable health insurance that provided Minimum Essential Coverage</p> <p><b>Previously on a VHC account or to avoid a gap in coverage:</b> Call 1-855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	<p>1. First day of the month after MEC end date if plan selection completed before MEC end date or</p> <p>2. First day of the month after MEC end date (default)</p> <p>3. Option of prospective effective date first of the month after plan selection</p>	<p><b>Health Insurance Loss:</b> March 31  <b>60 Day Advance Sign Up Period:</b> Jan 30 – March 30  <b>Special Enrollment Period:</b> March 31 – May 29  <b>Plan Confirmation:</b> March 31 / April 30  <b>Plan Effective Date:</b> April 1 / May 1  <b>Note:</b> To avoid a gap in coverage, request an earlier start date by calling 1-855-899-9600</p>
<p><b>Loss of government-sponsored health plan, including:</b></p> <ul style="list-style-type: none"> <li>• Medicaid or Dr. Dynasaur</li> <li>• VA benefits or TRICARE</li> <li>• Peace Corps</li> </ul>			
<p><b>Loss of a student health plan that provided <a href="#">Minimum Essential Coverage</a> (MEC), due to:</b></p> <ul style="list-style-type: none"> <li>• Graduation</li> <li>• Transferring to another college</li> <li>• Leaving school prior to graduation</li> </ul> <p><i>Contact the college if you aren't sure if the plan provided MEC or not</i></p>			

## Category: Loss of Affordable Minimum Essential Coverage

Life Event	What to Do and When to Do it	Coverage Effective Date	Examples
<p><b>Dependent child ages off</b> parent's policy*</p>	<p><b>For victims of domestic violence only:</b> If loss of coverage is due to domestic violence, report this by calling 1-855-9600 and then apply within 60 days of the call</p> <p><b>All others:</b> <b>New to VHC:</b> <a href="#">Apply</a> within 60 days from last day of the month in which the customer or dependent was able to be covered</p> <p><b>Previous VHC customers:</b> Call 1-855-899-9600 up to 60 days in advance of loss or within 60 days from loss to avoid gap in coverage</p>	<p>1. First day of the month after MEC end date if plan selection completed before MEC end date or</p> <p>2. First day of the month after MEC end date (default)</p> <p>3. Option of prospective effective date first of the month after plan selection</p>	<p><b>26<sup>th</sup> Birthday:</b> March 15  <b>Coverage Loss:</b> December 31  <b>60 Day Advance Sign Up Period:</b> Nov. 2 – Dec. 31  <b>Special Enrollment Period:</b> January 1 – Feb. 29  <b>Plan Confirmation:</b> November 30 / January 11  <b>Plan Effective Date:</b> December 1 / February 1  <b>Note:</b> To avoid a gap in coverage, request an earlier start date by calling 1-855-899-9600</p>
<p><b>Child ages out</b> of foster care (18 or 19, depending on program)  <b>Note:</b> The household gets a special enrollment period (SEP) to add a dependent who aged out of foster care if the dependent is no longer eligible for foster care health coverage by the state.</p>			
<p><b>Release from incarceration</b> (loss of Department of Corrections health coverage)  <b>Note:</b> All household members get a special enrollment period (SEP) to add the individual released from incarceration.</p>			
<p>Loss of <a href="#">Minimum Essential Coverage</a> (MEC) due to <b>divorce, annulment, dissolution of civil union or being a victim of domestic violence**</b></p>			
<p>Loss of coverage due to <b>non-payment of premiums</b>, voluntary termination of a student health plan or COBRA or VIPER</p>	<p>Must wait until next Open Enrollment (Fall 2015) – unless you have another life event on this list</p>	<p>N/A</p>	<p>N/A</p>
<p>Loss of coverage due to <b>missed employer-sponsored open enrollment period</b></p>			

\* **Note:** Only the dependent losing coverage gets a special enrollment period (SEP); other household members do not qualify for an SEP. After turning 26, dependents can stay on a parent's health plan through the end of the year or until the family experiences a Special Enrollment Period, whichever happens first. Permanently disabled dependents may remain on parent's plan after age 26.

\*\* **Note:** Spouse losing coverage gets an SEP; spouse remaining on policy gets eligibility redetermination, but does not get an SEP unless they have another life change on this list.

## Category: Adding a Dependent to the Household

Life Event	What to Do and When to Do it	Coverage Effective Date	Examples
<b>Marriage</b>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from date of marriage</p> <p><b>Previously on a VHC account:</b> Call 1-855-899-9600 within 60 days</p>	First of the month following plan selection	<p><b>Date of Certificate:</b> April 20</p> <p><b>Special Enrollment Period:</b> April 20 – June 18</p> <p><b>Plan Confirmation:</b> April 25 / June 2</p> <p><b>Plan Effective Date:</b> April 1/May 1</p>
<b>Household member becomes pregnant</b>	<p><b>New to VHC:</b> Call Vermont Health Connect at 1-855-899-9600 to report pregnancy and apply for coverage.</p> <ul style="list-style-type: none"> <li>• New enrollees only (existing enrollees may not change plans).</li> <li>• Pregnant person must attest to pregnancy and enroll in coverage.</li> <li>• Qualifying household members (i.e. spouse and other children) may also enroll.</li> </ul>	First of the month following plan selection	<p><b>Pregnancy determined:</b> April 23</p> <p><b>Special Enrollment Period:</b> any time during pregnancy up to date of birth.</p> <p><b>Plan confirmation:</b> April 27</p> <p><b>Plan effective date:</b> May 1</p>
<p><b>Birth or adoption</b></p> <p><b>Note:</b> VT law provides 60 days of free coverage for newborn under a subscriber’s existing plan; premium change for newborn is effective on day 61. New enrollees get a special enrollment period (SEP) effective on date of birth or adoption.</p>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from birth date/adoption</p> <p><b>Previously on a VHC account:</b> Call 1-855-899-9600 within 60 days</p>	<p>Retroactive to date of birth or adoption; billing is pro-rated.</p> <p>OR</p> <p>Select a plan by the 15<sup>th</sup> of the month and chose to have coverage start the 1<sup>st</sup> of the next month</p>	<p><b>Child Born:</b> April 4</p> <p><b>Special Enrollment Period:</b> April 4 – June 2</p> <p><b>Plan Confirmation:</b> April 5 / June 2</p> <p><b>Plan Effective Date:</b> April 4 / April 4</p> <p><b>Premium Effective Date:</b> June 3 / June 3</p> <p>OR</p> <p><b>Child Born:</b> May 5</p> <p><b>Special Enrollment Period:</b> May 5 – July 3</p> <p><b>Plan Confirmation:</b> May 5 / June 22</p> <p><b>Plan Effective Date:</b> June 1 / August 1</p>
<b>Adoption – through foster care program</b>	No action needed	Child continues on public health plan	N/A
<b>Gaining a dependent</b> or becoming a dependent through a <b>child support order</b> or <b>other court order</b>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from court order</p> <p><b>Previously on a VHC account:</b> Call 1-855-899-9600 within 60 days</p>	The court order effective date	<p><b>Court Order:</b> May 2</p> <p><b>Special Enrollment Period:</b> May 2 – June 30</p> <p><b>Plan Confirmation:</b> May 4 / June 24</p> <p><b>Plan Effective Date:</b> May 2 / May 2</p>

## Category: Immigration Status, Moving, Native Americans, or Losing a Household Member

Life Event	What to Do and When to Do it	Coverage Effective Date	Examples
<b>Gaining:</b> <ul style="list-style-type: none"> <li>• U.S. citizenship</li> <li>• Immigration status</li> <li>• Lawful presence status</li> </ul>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from change in legal status</p>	<p>Must apply by the 15<sup>th</sup> of the month to have coverage the 1<sup>st</sup> of the next month. Applicants who select a plan from the 16<sup>th</sup> to the last day of the month receive coverage on the first of the second following month.</p>	<p><b>Gain Citizenship:</b> April 27  <b>Special Enrollment Period:</b> April 27 – June 25  <b>Plan Confirmation:</b> May 7 / May 17  <b>Plan Effective Date:</b> June 1 / July 1</p>
<b>Move to Vermont</b>	<p><b>New to VHC:</b> May apply up to 60 days prior to moving to Vermont, or within 60 days from date of permanent move  <b>Previously on a VHC account or to start coverage earlier:</b> Call 1-855-899-9600 up to 60 days in advance of permanent move</p>	<ol style="list-style-type: none"> <li>1. First day of the month after the effective date of the household member’s move to Vermont if plan selection is completed before the date of move to Vermont or</li> <li>2. First day of the month following plan selection, following the 15th/16th rule, if plan selection is completed after the effective date of the household member’s move to Vermont</li> </ol> <p>Applicants who select a plan from the 16th to the last day of the month receive coverage on the first day of the second following month.</p>	<p><b>Permanent Move:</b> April 8  <b>60 Day Advance Sign Up Period:</b> Feb 7 – April 7  <b>Special Enrollment Period:</b> April 8 – June 6  <b>Plan Confirmation:</b> Feb 10 / May 19  <b>Plan Effective Date:</b> May 1 / July 1</p>
<b>Native Americans/American Indians</b>	<p><a href="#">Apply</a> anytime. Indian Status (federally recognized tribe) allows enrollment anytime – 1 time per month</p>	<p>Must apply by the 15<sup>th</sup> of the month to have coverage the 1<sup>st</sup> of the next month. Applicants who select a plan from the 16<sup>th</sup> to the last day of the month receive coverage on the first day of the second following month.</p>	<p><b>Special Enrollment Period:</b> Unlimited  <b>Plan Confirmation:</b> June 11 / June 21  <b>Plan Effective Date:</b> July 1 / August 1</p>
<b>Losing a household member through divorce, legal separation, or death</b>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from date of divorce, or annulment, or death  <b>Previously on a VHC account:</b> Call 1-855-899-9600 within 60 days</p>	<p>The 1<sup>st</sup> of the month following plan confirmation (pending payment)</p>	<p><b>Qualifying Event:</b> June 4  <b>Special Enrollment Period:</b> June 4 – August 2  <b>Plan Confirmation:</b> June 5 / August 2  <b>Plan Effective Date:</b> July 1 / September 1</p>

## Category: Income Change, Hardship Exemption, or Contract Violation

Life Event	What to Do and When to Do it	Coverage Effective Date	Examples
<p><b>Change in income</b> resulting in:</p> <ul style="list-style-type: none"> <li>Newly eligible for Advanced Premium Tax Credits (APTC): <i>qualifies for a special enrollment period (SEP)</i></li> <li>Newly ineligible for APTC: <i>qualifies for a special enrollment period (SEP)</i></li> <li>Change in cost-sharing reduction (CSR) tier</li> </ul>	<p><b>Previously on a VHC account:</b> Call 1-855-899-9600 within 60 days from date of income change</p>	<p>Must apply by the 15<sup>th</sup> of the month to have coverage the 1<sup>st</sup> of the next month Applicants who select a plan from the 16<sup>th</sup> to the last day of the month receive coverage on the first day of the second following month.</p>	<p><b>Income Change Occurs:</b> May 5 <b>Special Enrollment Period:</b> May 5 – July 3 <b>Plan Confirmation:</b> May 5 / June 22 <b>Plan Effective Date:</b> June 1 / August 1</p>
<p><b>Hardship <a href="#">exemption</a> approved: Special enrollment period (SEP) granted for individual to purchase a Catastrophic plan</b></p>	<p><b>New to VHC:</b> Call 1-855-899-9600 within 60 days from date of federal exemption number being granted</p>	<p>Must apply by the 15<sup>th</sup> of the month to have coverage the 1<sup>st</sup> of the next month Applicants who select a plan from the 16<sup>th</sup> to the last day of the month receive coverage on the first day of the second following month.</p>	<p><b>Hardship Exemption Approved:</b> May 5 <b>Special Enrollment Period:</b> May 5 – July 3 <b>Plan Confirmation:</b> May 10 / June 20 <b>Plan Effective Date:</b> June 1 / August 1</p>
<p><b>Hardship <a href="#">exemption</a> expires: Individual gets a special enrollment period (SEP) to purchase QHP</b></p>	<p><b>New to VHC:</b> <a href="#">Apply</a> within 60 days from the loss of health insurance <b>Previously on a VHC account:</b> Call 1-855-899-9600 up to 60 days in advance of loss or within 60 days from loss</p>	<p>The 1<sup>st</sup> of the month following plan confirmation (pending payment)</p>	<p><b>Exemption Expires:</b> April 30 <b>60 Day Advance Sign Up Period:</b> March 1 – April 29 <b>Special Enrollment Period:</b> April 30 – June 28 <b>Plan Confirmation:</b> April 30 / May 11 <b>Plan Effective Date:</b> May 1 / June 1 <b>Note:</b> <i>To avoid a gap in coverage, request an earlier start date by calling 1-855-899-9600</i></p>
<p>An enrollee adequately demonstrates to Vermont Health Connect that an <b>insurer (BCBCVT or MVP) violated its Qualified Health Plan contract</b></p>	<p>First, request an internal appeal to examine reported violation by calling 1-855-899-9600; then, within 60 days of confirmed finding that violation occurred, call back to select new plan</p>	<p>Must apply by the 15<sup>th</sup> of the month to have coverage the 1<sup>st</sup> of the next month Applicants who select a plan from the 16<sup>th</sup> to the last day of the month receive coverage on the first day of the second following month.</p>	<p><b>Violation Finding Dated:</b> May 5 <b>Special Enrollment Period:</b> May 5 – July 4 <b>Plan Confirmation:</b> May 5 / May 20 <b>Plan Effective Date:</b> June 1 / July 1</p>