

Events that Provide for HIPAA Special Enrollment

- ✓ *Marriage*
- ✓ *Birth*
- ✓ *Adoption*
- ✓ *Placement for Adoption*
- ✓ *Loss of Eligibility Due to:*
 - *Divorce*
 - *Legal Separation*
 - *Death*
 - *Reaching Plan's Limiting Age*
 - *Moving Outside of the HMO Service Area*
 - *Reduction in Work Hours*
 - *Reaching the Lifetime Plan Maximum*
- ✓ *Employer Contribution Ends*
- ✓ *COBRA Coverage Exhausted*
- ✓ *Voluntary Termination of Employment*
- ✓ *Loss of Job/Involuntary Termination of Employment*
- ✓ *Benefits Eliminated (Employer No Longer Offers Plan)*
- ✓ *Involuntary Termination of Medicaid*
- ✓ *Actual Termination of Eligibility for Spouses and/or Dependents*
NOTE: *The threat of termination is not sufficient*
- ✓ *Out-of-Country Spouse moving to the US (with prior public or private coverage)*
- ✓ *Individual Short-Term Policy Expires*
- ✓ *Loss of eligibility for Medicaid or the Children's Health Insurance Program (CHIP) (Enrollment must be within 60 days after the date of termination; or*
- ✓ *Eligibility for premium assistance subsidy under Medicaid or CHIP (enrollment must be within 60 days becoming eligible for the premium assistance)*

Events That **Do Not** Provide for HIPAA Special [Health Plan] Enrollment:

- ✓ *Reduction in Employer Contribution**
- ✓ *Premium Increase**
- ✓ *Reduction in Plan Benefits**
- ✓ *Other Carrier has Different Open Enrollment Period**
- ✓ *Voluntary Cancellation of Individual Policy*
- ✓ *Voluntary Cancellation of COBRA Coverage*
- ✓ *Voluntary Cancellation of Medicaid*
- ✓ *Voluntary Cancellation of Short-Term Policy*
- ✓ *Revocation Due to Enrollment in Qualified Health Plan Available in a State Exchange**
- ✓ *Revocation Due to Reduction in Hours of Service below the ACA mandated 30/hour threshold**
- ✓ *Voluntary termination of marketplace/exchange coverage*

* Assuming the 125 agreement allows, these events would provide for a Section 125 election change