



ENROLLMENT INFORMATION AND HIPAA EVENTS

As a new employee of a school corporation that participates in the MASE Trust, you have an opportunity to enroll in the Trust Group Health Plan, in accordance with eligibility guidelines developed by the Trust and by your school.

You may enroll in the Plan within 31 days from the date you are first eligible (date of hire, or upon satisfaction of any waiting period imposed by your school) by completing and submitting your enrollment application and any other required documents to your HR Representative within that timeframe. Your HR Representative will confirm your coverage effective date once your application is submitted. *If you waive coverage for yourself or any eligible dependent during this initial enrollment window you will forfeit any right to future Plan enrollment with the following exceptions:*

- Annual Open Enrollment – each year during a specific time period just prior to the January 1 health plan renewal date, employees who have previously waived coverage for themselves or for an eligible dependent will have a chance to enroll. During this same time period, those already enrolled, will have a chance to review Plan options and make a new selection. All completed applications must be submitted to your HR Representative during the Open Enrollment & Plan Selection period.
- **HIPAA Events** – if you previously waived coverage for yourself and/or your eligible family members when first eligible or during an annual open enrollment period *because you have other coverage in place*, you may have an opportunity for a special enrollment if coverage is lost due to a qualifying event as defined by HIPAA legislation. A HIPAA special enrollment opportunity occurs if an individual (with other health insurance) loses coverage due to certain circumstances including but not limited to, loss of eligibility or if the participating employers' contribution toward coverage is eliminated. **You must apply for coverage within 31 days of the event.**

You may also enroll, add a new spouse, within 31 days of your marriage, or if you acquire a new dependent child by birth, adoption or placement for adoption.

NOTE: You are not permitted to move from single to family unless the above special enrollment criteria is met.

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
- ✓ 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)
- ✓ Voluntary termination of marketplace/exchange coverage is not a qualifying event for purposes of special enrollment

Events that **Do Not** Provide for HIPAA Special 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
- ✓ Reaching Calendar Year Maximum on Benefits
- ✓ Voluntary Cancellation of ICHIA or Medicaid
- ✓ Voluntary Cancellation of Short-Term Policy

**Significant cost/coverage change or different open enrollment periods would permit a Section 125 election change, but not a HIPAA event.*



RESA 2017