



Washington Health Benefit Exchange

KNOWLEDGE TRANSFER

Special Enrollment

Open Enrollment vs. Special Enrollment

- Open Enrollment

- Apply for the first time and get coverage
- Make changes without a qualifying event or proof of event
- Enrollment and changes follow the enrollment cutoff rules
- Through March 31, 2014 at 11:59 P.M.

- Special Enrollment

- First time applicants must have a qualifying event to get coverage
- Must qualify for a special enrollment event to change health or dental plans, or enroll a dependent outside of open enrollment and provide proof of event
- Enrollment and changes follow the enrollment cutoff rules
- Through December 31, 2014



Changes You Can Make Any Time

- Update your contact information: physical or mailing address, phone number, email address
- Update your Broker, IPA, or Navigator information
- Update your notification preference to email or USPS mail
- Remove dependents or subscribers due to death, aging out or no longer seeking coverage
- Initiate enrollment in Washington Apple Health (WAH)
- Update the Advanced Premium Tax Credit (APTC) amount applied to your monthly premium



If you're making a plan change, remember:

- All eligible family members must enroll in the same health plan on an application (Family members can have different providers)
- If you have a provider you want to stay with, contact your plan to make sure he or she will continue their contract
- Even if your provider doesn't contract with your plan anymore, you can't change plans until open enrollment (unless you have a special open enrollment event)
- You can't be enrolled on two Healthplanfinder applications at the same time.
- There may be impacts to Cost Sharing, deductibles and out of pocket limits if you change plans



Special Enrollment Qualifying Events

Special Enrollment Event	Category	Type of Documents
Add dependent(s) including: Birth, adoption, placement for adoption, or placement in foster care	Life Event - Household Change (Add Dependent) Unverified	Birth certificate, adoption documentation, foster care papers, medical support order, court order appointing a guardian, termination notice (for dependent added due to loss of ESI), letter from a hospital or carrier
Add dependent(s) including: Marriage or loss of Minimum Essential Coverage	Life Event - Household Change (Add Dependent) Unverified	Marriage Certificate, Certificate of Loss of Health Coverage, letter from Medicaid or other program indicating loss of coverage, copy of divorce decree or annulment papers, affidavit for dissolution, COBRA letter
Address change (Permanent move)	Life Event – Address Change Unverified	Mail from government to new address, mail from utility to new address, other
Citizenship status changed	Conditional Eligibility – Citizenship Unverified	U.S. Passport, Enhanced Driver’s license or State ID, Certificate of naturalization, Certificate of Citizenship, Official state/county U.S. Birth Certificate, Other Certification of Birth Issued by Department of State, Department of Health (DOH) printout for Washington State Birth, U.S. Citizen ID Card, Final adoption decree in the U.S., Evidence of civil service employment by the U.S. government before July 1976, Official military record of service that shows a U.S. place of Birth
Incarceration status changed	Conditional Eligibility – Incarceration Status Unverified	Released Paper from Government Authority, Notarized document declaring non- incarceration status
Income change	Life Event - Income Unverified	Company Payroll Documents (three most current documents), Employer Statement, Income Tax Forms, Award Letter, Bank Statements Showing Direct Deposit, Self-Employment Agreements/Contracts
Individual has tribal nation status	Conditional Eligibility – Tribal Nation Status Unverified	Tribe Membership Statement, Documentation from relevant governmental agency
National or lawful presence changed	Conditional Eligibility - Lawful Presence Unverified	Entry VISA Number, I-551 Alien Number, I-94 Card Number, INS Notice Receipt Number, Passport Number, Permanent Resident Card with Photograph (form I- 151), U.S. Military Card or Draft Record
Removed dependent	Life Event – Household Change (Remove Dependent) Unverified	Death certificate, Divorce Decree or Annulment papers, Affidavit for Dissolution, COBRA letter
Other	Life Event – Other	Relevant documents



Special Enrollment Qualifying Events

Event	Effective date of Coverage
Gain a dependent due to birth, adoption, placement for adoption, or placement in foster care	Date of the event
Gain a dependent due to marriage or loss of Minimum Essential Coverage (MEC). Minimum Essential Coverage is defined by the ACA and includes the 10 essential health benefits. Loss of MEC does not include voluntary termination of health benefits.	1 st of the next month after the change is reported and plan enrollment confirmed through selection and payment
Gains status as citizen, national, or lawfully present	Follows the enrollment cutoff
Eligibility for HIPTC or cost-sharing reductions changes, regardless of whether such individual is already enrolled in a QHP.	Follows the enrollment cutoff
Gains access to new QHPs as a result of a permanent move;	Follows the enrollment cutoff
American Indian or Alaskan Native (AI/AN) may enroll in a QHP or change from one QHP to another one time per month; and	Follows the enrollment cutoff
Unintentional, inadvertent, or erroneous enrollment and is the result of the Exchange, Broker, Navigator, IPA, or HHS error;	Varies
QHP violated a material provision of its contract in relation to the enrollee;	Varies
Meets other exceptional circumstances as the Exchange may provide. To comply with WAC 284-43-985(3)(a), enrollees under 19 will be eligible for special enrollment if losing employer sponsored insurance coverage for any reason.	Varies



Special Enrollment Period - Individual

- 60 Days to report qualifying events
- Household is determined eligible for a special enrollment period, selects a plan, and initiates payment. HBE will generate a letter requesting verification documents within 60 days of reported change.
- Individual submits verification document(s) through Healthplanfinder, fax, email, or postal mail.
- HBE Account Worker verifies their document(s) and qualifying event within 14 days of receipt of documents.
- Enrollment transaction is sent to the QHP once the event has been verified.



Special Enrollment Period - Individual

- Unlike during Open Enrollment, once an individual or family selects and enrolls in a QHP they cannot change their enrollment. If an individual makes an enrollment decision and initiates payment for the plan they will be effectually enrolled based on the coverage start date that has been defined per Section 4, Special Enrollment.
- When changing from one QHP to another as a result of a qualifying event, the last day of coverage in the current QHP will be the last day of the month prior to their coverage effective date in the new QHP, unless stated otherwise.



Mid Month Enrollment

- Birth, adoption, placement for adoption, placement in foster care and death are the only Special Enrollment qualifying events that require a retroactive enrollment or disenrollment, except in the instance that an enrollee contacts the Exchange due to extenuating circumstances. Other qualifying events do not require a retro enrollment or disenrollment.
- In the case that an individual elects to change from one QHP to another because of a qualifying event, the effective end date of coverage in the current QHP will be the day prior to the qualifying event.
 - Example: If the dependent of an enrollee is born on August 22, 2014 and the enrollee reports the qualifying event on September 12, 2014, the effective date of coverage for the dependent will be August 22, 2014.



Mid Month Terminations - Death

- Effective end date of coverage will be the reported date of death and always lead to retroactive disenrollment of the removed individual due to death. If the remaining household members switch plans, then all eligible individuals are retroactively disenrolled from the old plan on the date of death, and retroactively enroll in the new plan the day after death.
 - Example: If the Primary Applicant's date of death was 07/30 and the dependent reports the qualifying event on 09/02 and remains in the same plan, the Primary Applicant would be disenrolled on 7/30.
 - Example: If the Primary Applicant's date of death was 07/30 and the dependent reports the qualifying event on 09/02 and chooses a new plan on 09/24, the whole family would be disenrolled on 7/30 and enrolled in the new plan on 07/31.



Change of Circumstance Type	Effective Disenrollment date	Effective Enrollment date	First Time Applicant Enrollment Date
<p>Income Change</p> <p>* Required to provide proof of the event that created the special open enrollment (for example, proof of income)</p>	<p>Effective disenrollment date from current QHP is last day of the current month, if plan selected on or before 23rd of the month</p> <p>Effective disenrollment date from current QHP is last day of the of the next month, if plan selected after 23rd of the month</p>	<p>Effective enrollment date of QHP = 1st of the next month, if plan selected on or before 23rd of the month</p> <p>Effective enrollment date of QHP = 1st of the month following next month, if plan selected after 23rd of the month</p>	<p>Effective enrollment date of QHP = 1st of the next month, if plan selected on or before 23rd of the month</p> <p>Effective enrollment date of QHP = 1st of the month following next month, if plan selected after 23rd of the month</p>
<p>Add a dependent due to birth, adoption, or placement for adoption, or placement in foster care</p> <p>* Required to provide proof of the event that created the special open enrollment (for example, a birth certificate or adoption decree)</p>	<p>Effective disenrollment date from current QHP is the day prior to the date of event</p>	<p>Effective enrollment date of QHP is the date of event</p>	<p>Effective enrollment date of QHP is the date of event</p>

Change of Circumstance Type	Effective Disenrollment date	Effective Enrollment date	First Time Applicant Enrollment Date
<p>Add a dependent due to marriage or loss of minimum essential coverage</p> <p>* Required to provide proof of the event that created the special open enrollment (for example, a marriage certificate or loss of coverage)</p>	<p>Effective disenrollment date from current QHP is last day of the current month</p>	<p>Effective enrollment date of QHP is the 1st of the next month of the reported change</p>	<p>Effective enrollment date of QHP is the 1st of the next month</p>
<p>Remove a dependent due to death</p> <p>* Required to provide proof of the event that created the special open enrollment (for example, a death certificate)</p>	<p>Effective disenrollment date from current QHP is the day prior to the date of event</p>	<p>Effective enrollment date of QHP is the date of event</p>	<p>Effective enrollment date of QHP is the date of event</p>

Special Enrollment Verification

- Primary Applicants are required to provide proof of special events within 60 days of the date of the event
- HBE will send letters to Primary Applicants that qualify for a Special Enrollment Period in Healthplanfinder
- Scan and Upload in Healthplanfinder
 - Action tab - Document Upload
 - Choose Category – *Life Event*, or related category
 - Choose *Type of Document* that reflects the change reported
 - Select *Regarding Household Member* and choose the individual this document reflects
 - Provide additional information about the document if necessary
 - Upload the scanned document by clicking *Browse* and choosing the file
 - Click *Submit*



Special Enrollment Verification

- Fax documents to:
 - (360) 841-7620
- Email documents to:
 - Documents@wahbexchange.org
- Mail documents to:
 - Washington Healthplanfinder
 - P.O. Box 946
 - Olympia, WA 98507



Special Enrollment Verification

- Documents sent to WAHBE will be uploaded in the standard document imaging and uploading process.
- Available through the User's Dashboard via the "Account Home" screen under the 'Documents in Process' tab.
- Healthplanfinder shows as "enrolled" despite WAHBE not sending the carrier the files. The true enrollment status will be retained in the Auto Recon tool.
- HBE Account Worker verifies document
- Sends Individual Confirmation Letter of Approved or Denied Special Enrollment
- Send transaction to insurance carrier



Re-enroll after Cancelling Coverage

- Open Enrollment is currently closed. Households will need to qualify for a special enrollment period.
- Click "Start Application" under the quick links

The screenshot displays a user account dashboard with the following components:

- Navigation Tabs:** Account Home (selected), Billing & Payments, My Household, Action Center.
- Message Center:** A table listing notices with columns for Notice, Date Received, and language options.
- Quick Links:** A list of actions including Pay Now, Start Application, Manage My Broker/Navigator, Change Account Settings, Submit A Document, Verify Id Proofing, and Update Email Address.
- My Household Coverage:** A section titled "My Household Coverage" with the text "No Plans to show".

Notice		Date Received
Updated Eligibility Decision	English	03/22/2014
Updated Eligibility Decision	Spanish	03/22/2014
Health Benefit Termination	English	03/22/2014

View More >

My Household Coverage
No Plans to show



Outside Open Enrollment (Post March 31, 2014)

Example: Healthplanfinder system date is April 14, 2014

Open Enrollment

Open enrollment is currently closed. The next available open enrollment period is **October 15, 2014 to December 7, 2014**.

Jill may still qualify to purchase a health plan from the Healthplanfinder due to special circumstances. You will need to answer a few more questions to see if you qualify.

[See if You Qualify](#)



Special Conditions

Please answer some additional questions to see if you qualify to buy a plan through Healthplanfinder.

Have you or someone in your household recently lost health insurance?

YES NO

Have you recently gained a dependent (including the birth, marriage, adoption or placement for adoption of a child) and your current insurance does not cover them?

YES NO

Date of Birth/Adoption?

04/02/2014

Have you recently moved to Washington?

YES NO

Did you recently move and your current plan is not offered in your area?

YES NO

Has someone in your household had a recent change in lawful presence or citizenship status?

YES NO

Are you an American Indian?

YES NO

Have you had another recent change (Please describe below)?

YES NO

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mTime: 04/14/2014

ervice: Y

UATI-1.1.00.5560 (12/03/2013 17:40:57 PST)

[VERManagedServer2]



Special Conditions

Please answer some additional questions to see if you qualify to buy a plan through Healthplanfinder.

Have you or someone in your household recently lost health insurance? YES NO

Has someone in your household recently lost a job? YES NO

Has the employer of someone in your household recently stopped providing health insurance coverage? YES NO

Has there been a change in your household (including divorce or someone leaving the household)? YES NO

Could you not afford your premium? YES NO

Has someone in your household declined or used up COBRA benefits? YES NO

Has someone in your household lost or will lose coverage due to non-payment of a premium? YES NO

Has there been a death in your household that has resulted in loss of coverage? YES NO

Is there someone in your household who is no longer a student? YES NO

Is someone in your household turning 26 years of age and can no longer be on your household's health insurance plan? YES NO

When was the last day you had health insurance coverage?



Have you recently gained a dependent (including the birth, marriage, adoption or placement for adoption of a child) and your current insurance does not cover them?

YES NO

Date of Birth/Adoption?

Eg. 10/14/2014

Have you recently moved to Washington?

YES NO

When did you move?

Eg. 10/14/2014

Did you recently move and your current plan is not offered in your area?

YES NO

When did you move?

Eg. 10/14/2014

Has someone in your household had a recent change in lawful presence or citizenship status?

YES NO

When was the change?

Eg. 10/14/2014

Are you an American Indian?

YES NO

Have you had another recent change (Please describe below)?

YES NO

When was the change?

Eg. 10/14/2014



Your Information Has Been Updated

Congratulations, you are eligible to purchase a plan from **April 02, 2014** to **June 01, 2014**. Please select **Next** to proceed with plan selection.

← Cancel

Next

Eligibility Results

Congratulations, we received and reviewed your application and determined the following people will receive the health care coverage listed below:

Qualified Health Plan

These members of your household are eligible to purchase a Qualified Health Plan offered by Healthplanfinder. Please click next to select and enroll in a Qualified Health Plan.

Covered Person	Status	Coverage Start Date	Coverage End Date
Jill Johnson	Approved	05/01/2014	12/31/2014
June Johnson	Approved	05/01/2014	12/31/2014

Next



FAQs

■ **When is the next open enrollment period?**

- November 15, 2014 for coverage beginning January 1, 2015
- Goes through February 15, 2015 for coverage effective dates following the 23rd enrollment cutoff rules.
 - Enroll and pay by December 23, 2014 – Coverage begins January 1, 2015
 - Enroll and pay by January 23, 2015 – Coverage begins February 1, 2015
 - Enroll and pay by February 15, 2015 – Coverage begins March 1, 2015

■ **What do I need to do if I am new to the Healthplanfinder?**

- After you complete the special enrollment questions and are determined preliminarily eligible for a special enrollment period, you will need to select a Qualified Health Plan (and dental plan if you have eligible children in your household). You will need to submit payment electronically for your plan selection. If the Washington Healthplanfinder is not able to electronically verify your qualifying event, you will receive notice via email or mail directing you to submit documentation.



FAQs

- **How will we HBE staff and CSRs know that a document is ready to be verified?**
 - HBE staff and CSRs will view the document in the HBE document queue and will have access to the autorecon tool to understand whether the information has been sent to the carrier.
- **Is the enrollment effectuated the day they reported the change or the day the document is verified?**
 - Enrollment will be effectuated following the standard rules of the 23rd of the month for most changes, the date of event for birth, adoption and placement for adoption or placement in foster care, and the first day of the next month for marriage and loss of minimum essential coverage. The enrollment effectuation date will be driven based on the date the change was reported, not the date the document is verified.



FAQs

- **How can individuals submit their document(s)?**
 - Individuals can scan and upload documents to their Healthplanfinder Account, fax them to 1-(360)-841-7620, scan and email them to Documents@wahbexchange.org, or mail them to Washington Healthplanfinder, P.O. Box 946 Olympia, WA 98507.
- **How will individuals know the status of their special enrollment event and documents they sent to be verified?**
 - Individuals will receive a confirmation letter after their documents have been reviewed by Healthplanfinder staff. This letter will notify them of approval status for a special enrollment period.
- **What should carriers tell individuals that contact them directly after making changes during a special enrollment period?**
 - If an individual contacts a carrier stating that they have made payment, and they are saying they are enrolled in your plan, please ask if they have submitted documentation to verify their qualifying event.





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