

Re: Additional Qualifying Events for Special Enrollment Outside Qualified Health Plan Open Enrollment (FAQs)

Week of June 16, 2014

The following FAQs provide information about additional qualifying events that provide a Special Enrollment period outside Qualified Health Plan Open Enrollment. Individuals who qualify include:

- Those beginning service in or losing coverage through AmeriCorps, VISTA, or National Civilian Community Corps
- Those who have lost the following types of coverage that may not qualify as “Minimum Essential Coverage” (MEC):
 - Washington State Insurance Pool (WSHIP)
 - Federal Pre-existing Condition Insurance Plan (PCIP)
 - Pregnancy-related or medically dependent Washington Apple Health (Medicaid) coverage
- Those whose individual plan available outside of the Washington Healthplanfinder Open Enrollment period is up for 2014 coverage renewal (most likely, a ‘grandfathered’ individual plan)

Customers who fall into one of these categories, may qualify for a Special Enrollment period outside Qualified Health Plan Open Enrollment. Customers must report any of these qualifying events within 60 days of it occurring. For cases of renewed ‘grandfathered’ individual plans, customers have 60 days prior to the renewal date to report an event, and have 60 days from the renewal date to select a new plan.

Visit www.wahealthplanfinder.org and click “Find and Compare Health Plans” to shop for health plans available on Washington Healthplanfinder. You can compare the health plans side-by-side and check if you qualify for financial help to pay for copays and monthly premiums.

Other related FAQs about Special Enrollment outside Qualified Health Plan Open Enrollment are available at:

http://wahbexchange.org/files/6114/0259/5354/COBRA_FAQs_FINAL_140612.pdf

http://wahbexchange.org/files/9213/9890/4273/Week_of_April_28_FAQs_Revised.pdf

http://wahbexchange.org/files/3513/9749/6803/Week_of_March_31_FAQs_140404_Final2.pdf

http://wahbexchange.org/files/1013/9604/1783/Week_of_March_24_FAQs_140330_Final.pdf

PART I: Those beginning service in or losing coverage through AmeriCorps, VISTA, or National Civilian Community Corps

What do I need to do if I am beginning service or losing coverage through AmeriCorps, VISTA or National Civilian Community Corps and I want to apply for coverage through Washington Healthplanfinder?

Within 60 days of either beginning service in or losing your health coverage through AmeriCorps, VISTA and National Civilian Community Corps, visit www.wahealthplanfinder.org and click “Apply Now” to complete an application. If you are eligible for Qualified Health Plan coverage, you will be prompted to provide additional information – Answer “no” to the questions on the Special Conditions Questionnaire.

Washington Healthplanfinder will not allow you to proceed with your application until you complete and submit an electronic request for Special Enrollment. The form is available at <https://seprequest.wahealthplanfinder.org>.

The Special Enrollment request form requires your application ID which is available on the top right corner of your application screens. You will also need to input your “National Service Personal Identification Number” and the date you will either be beginning service in or losing your health coverage through AmeriCorps, VISTA or National Civilian Community Corps. Finally, you will be required to supply documentation verifying your eligibility for Special Enrollment. After you are determined eligible for a Special Enrollment, you will then be able to select and pay for your Qualified Health Plan.

What is acceptable documentation to support Special Enrollment due to beginning service in or losing coverage through AmeriCorps, VISTA, or National Civilian Community Corps?

To qualify for Special Enrollment, customers must provide documents that prove they are eligible. Acceptable documents include:

- Seven Corners coverage termination notice
- A document from the Corporation for National & Community Service that lists your service dates in AmeriCorps, VISTA, or National Civilian Community Corps (You can download your AmeriCorps service letter from your “My AmeriCorps” account)
- Enlistment document from AmeriCorps, VISTA, or National Civilian Community Corps
- Termination document from AmeriCorps, VISTA, or National Civilian Community Corps

How can I submit the necessary document(s)?

Individuals can scan and upload documents to their Washington Healthplanfinder account.

Alternatively, individuals can fax them to (360) 841-7620, scan and email them to Documents@wahbexchange.org, or mail them to Washington Healthplanfinder, P.O. Box 946 Olympia, WA 98507. *Please note that verification by Washington Healthplanfinder may be delayed if documents are submitted by fax, email or mail.*

You have 60 days to submit documentation to Washington Healthplanfinder from the date that you applied for coverage through Washington Healthplanfinder.

PART 2: Those who have lost the following types of coverage that may not qualify as “Minimum Essential Coverage” (MEC):

- a. Washington State Insurance Pool (WSHIP)
- b. Federal Pre-existing Condition Insurance Plan (PCIP)
- c. Pregnancy-related or medically dependent Washington Apple Health (Medicaid) coverage

What do I need to do if I lost coverage from the Federal Pre-existing Condition Insurance Plan (PCIP)?

Washington Healthplanfinder Customer Support Assistants are reaching out directly to these customers to let them know that since their coverage ended through the Federal Pre-Existing Conditions Insurance Plan (PCIP) in April this year, they have some new options because of the Affordable Care Act.

By June 30, these individuals can visit www.wahealthplanfinder.org and click “Apply Now” to complete an application. If you are eligible for Qualified Health Plan coverage, you will be prompted to provide additional information – Answer “no” to the questions on the Special Conditions Questionnaire.

Washington Healthplanfinder will not allow you to proceed with your application until you complete and submit an electronic request for Special Enrollment. The form is available at <https://seprequest.wahealthplanfinder.org>.

The Special Enrollment request form requires your application ID which is available on the top right corner of your application screens. You will also be required to supply documentation verifying your eligibility for Special Enrollment. After you are determined eligible for a Special Enrollment, you will then be able to select and pay for your Qualified Health Plan.

What do I need to do if I am losing coverage from a Washington State Health Insurance Pool or Pregnancy-related or medically dependent Washington Apple Health (Medicaid) coverage?

Within 60 days of this qualifying event, visit www.wahealthplanfinder.org and click “Apply Now” to complete an application. If you are eligible for Qualified Health Plan coverage, you will be prompted to provide additional information – Answer “no” to the questions on the Special Conditions Questionnaire.

Washington Healthplanfinder will not allow you to proceed with your application until you complete and submit an electronic request for Special Enrollment. The form is available at <https://seprequest.wahealthplanfinder.org>.

The Special Enrollment request form requires your application ID which is available on the top right corner of your application screens. You will also be required to supply documentation verifying your eligibility for Special Enrollment. After you are determined eligible for a Special Enrollment, you will then be able to select and pay for your Qualified Health Plan.

What is acceptable documentation to support losing coverage from the Washington State Health Insurance Pool, a Federal Pre-existing Condition Insurance Plan or Pregnancy-related or medically dependent Washington Apple Health (Medicaid)?

To qualify for Special Enrollment, customers must provide documents that prove they are eligible.

Acceptable documents include:

- A notice of PCIP coverage termination
- A notice of WSHIP coverage termination
- WSHIP coverage renewal notice

No documentation is required for losing coverage from Washington Apple Health – Pregnancy or medically dependent coverage

How can I submit the necessary document(s)?

Individuals can scan and upload documents to their Washington Healthplanfinder account.

Alternatively, individuals can fax them to (360) 841-7620, scan and email them to Documents@wahbexchange.org, or mail them to Washington Healthplanfinder, P.O. Box 946 Olympia, WA 98507. *Please note that verification by Washington Healthplanfinder may be delayed if documents are submitted by fax, email or mail.*

You have 60 days to submit documentation to Washington Healthplanfinder from the date that you applied for coverage through Washington Healthplanfinder.

PART 3: Those whose individual plan available outside of the Washington Healthplanfinder Open Enrollment period is up for 2014 coverage renewal (most likely, a ‘grandfathered’ individual plan)

My ‘grandfathered’ individual plan is up for renewal. How can I switch to coverage through Washington Healthplanfinder?

Both Premera and LifeWise have ‘grandfathered’ individual plans in Washington State renewing for 2014 coverage on July 1. This renewal of a ‘grandfathered’ plan creates a qualifying event for a Special Enrollment Period. Premera and LifeWise enrollees in these individual plans will be directed to Washington Healthplanfinder and may browse and apply for a Qualified Health Plan.

For cases of renewed ‘grandfathered’ individual plans, customers have 60 days prior to the renewal date to report an event, and have 60 days from the renewal date to select a new plan (for example, if a customer’s ‘grandfathered’ individual plan is up for renewal July 1, they have until August 23 to select and pay for coverage through Healthplanfinder effective September 1). These customers can visit www.wahealthplanfinder.org and click “Apply Now” to complete an application. If you are eligible for Qualified Health Plan coverage, you will be prompted to provide additional information – Answer “no” to the questions on the Special Conditions Questionnaire.

Washington Healthplanfinder will not allow you to proceed with your application until you complete and submit an electronic request for Special Enrollment. The form is available at <https://seprequest.wahealthplanfinder.org>.

The Special Enrollment request form requires your application ID which is available on the top right of your application screens. You will also be required to supply documentation verifying your eligibility for Special Enrollment. After you are determined eligible for a Special Enrollment, you will then be able to select and pay for your Qualified Health Plan.

What is acceptable documentation to support Special Enrollment due to individual outside Washington Healthplanfinder up for renewal?

To qualify for Special Enrollment, customers must provide documents that prove they are eligible. Acceptable documents include:



- Health plan coverage renewal notice

How can I submit the necessary document(s)?

Individuals can scan and upload documents to their Washington Healthplanfinder account.

Alternatively, individuals can fax them to (360) 841-7620, scan and email them to Documents@wahbexchange.org, or mail them to Washington Healthplanfinder, P.O. Box 946 Olympia, WA 98507. *Please note that verification by Washington Healthplanfinder may be delayed if documents are submitted by fax, email or mail.*

You have 60 days to submit documentation to Washington Healthplanfinder from the date that you reported a change to Washington Healthplanfinder.