

Small Group Eligibility and Effective Dates–Based on Certificate Language

| Type of Enrollment | When to Apply | Effective Date | Supporting Documentation |
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| New Employee | <p>Must apply within 31 days of becoming eligible (eligibility date would be the date coverage would become effective under the policy). (Also may apply within 60 days of loss of eligibility for Medicaid and after eligibility for premium assistance determination). If the employee does not enroll as stated above, he/she must wait until the next annual enrollment period, unless he/she qualifies for a special enrollment period.</p> | <p>Coverage will be effective on the date he/she is initially eligible.</p> | <p>Employee application.</p> |
| | <p align="center">Example: If the group has a probationary period that states coverage becomes effective the first of the month following date of hire: Date of hire is Sept. 3, 2015 Eligibility Date is: Oct. 1, 2015 Application must be received by Nov. 1, 2015</p> | | |
| New Dependent | <p>Must apply within 31 days of becoming eligible, unless eligible for a special enrollment period (marriage, birth, adoption, placement, court order).</p> | <p>Coverage will be effective on the date he/she is initially eligible.</p> | <p>Marriage–copy of marriage certificate. Birth–no documentation required. Adoption, placement for adoption or foster care– legal documentation of adoption or proof of placement which includes placement date, child’s name and adoptive parent’s name OR legal documentation from a court or social service agency showing legal rights to make medical decisions for foster child.</p> |
| Annual Enrollment | <p>Unless eligible for a special enrollment, individuals must apply during the annual enrollment period which is the month prior to the group’s anniversary date.</p> | <p>Coverage will be effective on the anniversary date of the group.</p> | <p>Employee application.</p> |

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| <p>Special Enrollment Provision– Loss of Other Coverage</p> <p>Applies to those employees not covered under the policy, but are otherwise eligible to apply.</p> | <p>If an employee waived benefits when initially eligible and states he/she has other coverage and then loses that other coverage, we must receive the enrollment request within 30 days after the loss of the other coverage.</p> | <p>Coverage will be effective on the first day of the month following the date the other coverage ended.</p> | <ul style="list-style-type: none"> • Certificate of creditable coverage • Documentation from employer or prior carrier indicating the applicant is losing coverage and date coverage ends • Copy of COBRA eligibility letter showing effective date of COBRA • Notification of cancellation from carrier (i.e. Participation Letter) <p>Other reasonable documentation approved by supervisor.</p> |
| <p>Special Enrollment Provision– Applying for coverage due to marriage, birth, adoption or placement for adoption or by court order.</p> | <p>If an eligible employee has completed any waiting period for coverage required by the policyholder but is not enrolled for coverage, he/she may enroll himself/herself and his/her eligible dependents if the employee acquires an eligible dependent through marriage, birth, adoption, placement for adoption, or court order.</p> <p>We must receive the enrollment for within 30 days of the late enrollment circumstance.</p> | <p>Coverage will begin on the first day of the calendar month following the date of marriage or on the date the employee experiences the special enrollment due to birth, adoption, placement for adoption, or court order. If we receive the enrollment form after the 30-day period, the employee must apply during the annual enrollment period.</p> | <p>Marriage–copy of marriage certificate.</p> <p>Birth–no documentation required.</p> <p>Adoption, placement for adoption or foster care– legal documentation of adoption or proof of placement which includes placement date, child's name and adoptive parent's name OR legal documentation from a court or social service agency showing legal rights to make medical decisions for foster child.</p> |
| <p>Special Enrollment Provision– Change in Marital Status</p> | <p>If a covered employee marries, we must receive an enrollment form within 30 days of marriage.</p> <p>If we receive the application more than 30 days after marriage, application must be made during the annual enrollment period.</p> | <p>Coverage is effective on the first day of the calendar month following date of marriage.</p> | <p>Marriage–copy of marriage certificate.</p> |
| <p>Special Enrollment Provision– Adding a Newborn Natural Child to Existing Family Coverage</p> | <p>We request the covered employee to notify us about the child's birth.</p> | <p>Coverage is effective from the moment of birth.</p> | <p>No documentation required.</p> |

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| Special Enrollment Provision—Changing to Family Coverage due to Birth | <p>Coverage is provided from the moment of birth and for the next 60 days. Prior to the end of that 60-day period, the covered employee must apply for family coverage as stated below. If they fail to apply, coverage ends at the end of that 60-day period.</p> <p>To change coverage, we must receive an enrollment form: (1) within 60 days after the birth of his/her child; or (2) within one year after the birth of the child (with this option they must pay all past due premiums).</p> <p>If the enrollment form is received by us after the enrollment period stated above, they must enroll during the annual enrollment period.</p> | Coverage is effective on the child's date of birth. | No documentation required. |
| Special Enrollment Provision—Changing to Family Coverage due to adoption or Placement in Foster Care | <p>We must receive an enrollment form within the 60-day enrollment period following the date of the adoption, placement of adoption or foster care.</p> <p>If we receive the enrollment form after the enrollment period ends, the new dependents may only be added during the annual enrollment period.</p> | The effective date will be one of the following: (1) the date a court makes a final order granting adoption; (2) the date the child is placed for adoption or foster care; or (3) a later date elected by the covered employee. | Adoption, placement in for foster care—legal documentation of adoption or proof of placement which includes placement date, child's name and adoptive parent's name OR legal documentation from a court or social service agency showing legal rights to make medical decisions for foster child. |
| Special Enrollment Provision—Changing to Family Coverage or Adding a Dependent due to a Court Order | We must receive the following after the applicable court order is issued: (1) a completed enrollment form; (2) a copy of the court order; and (3) payment of appropriate premium. | <p>Effective date will be either: (1) the date that court order is issued; or (2) another coverage date contained in that court order.</p> <p>The Exchange can also authorize a different effective date.</p> | Court order. |
| For SHOP, ALL of the special enrollment provisions stated above are DELETED and are REPLACED by the following: | | | |
| The employee or a dependent lose minimum essential coverage (does not include loss of coverage due to rescission, failure to pay premiums on a timely basis, or voluntary termination of coverage). | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date of coverage is the first day of the month following the plan selection.</p> <p>The Exchange can also authorize a different effective date.</p> | No documentation required by WPS or Arise Health Plan for SHOP plans. |

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| <p>An employee gains a dependent through marriage, birth, adoption, placement for adoption or foster care, or court order.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>In the case of birth, adoption, placement for adoption or placement in foster care or by court order, the effective date is the date of birth, adoption, placement for adoption or foster care or court order.</p> <p>In the case of marriage, the effective date of coverage is the first day of the month following plan selection.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |
| <p>An employee's or dependent's enrollment or non-enrollment in a qualified health plan is unintentional, inadvertent or erroneous and is the result of the error, misrepresentation or inaction of an officer, employee or agent of the Exchange of Department of Health and Human Services, or its instrumentalities as evaluated and determined by the Exchange. In such cases, the Exchange may take such action as may be necessary to correct or eliminate the effects of such error, misrepresentation or inaction.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |
| <p>An employee or dependent adequately demonstrate to the Exchange that the qualified health plan he/she is enrolled in substantially violated a material provision of its contract in relation to him/her.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |
| <p>An employee or dependent gains access to new qualified health plans as a result of a permanent move. This does not include a move solely for medical treatment or vacation.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |

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| <p>If an employee or dependent is a Native American as defined by section 4. Of the Indian Health Care Improvement Act, you may enroll in or change from one qualified health plan to another one time per month.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |
| <p>An employee or dependent demonstrates to the Exchange that you meet other exceptional circumstances as the Exchange may provide.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |
| <p>The policyholder's renewal of a non-calendar year plan.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |

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| <p>An employee or dependent gains access to new qualified health plans due to no longer being incarcerated.</p> <p>Incarcerated is defined as serving a term in prison or jail. It does not mean living at home or in a residential facility under supervision of the criminal justice system, or living there voluntarily. In other words incarceration does not include being on probation, parole or home confinement. You are not considered incarcerated if you are in jail or prison pending disposition of charges. In other words, being held but not convicted of a crime.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |
| <p>Any other event as determined by the Exchange.</p> | <p>The employee must request enrollment through the Exchange within 30 days of the event.</p> <p>If he/she does not request enrollment, the employee and any dependents must wait until the next open enrollment period.</p> | <p>The effective date is as follows: (1) if enrollment is received by the Exchange between the 1st and 15th of any month, the effective date is the first day of the following month; (2) if the request for enrollment is received by the Exchange between the 16th and the last day of the month, the effective date is the first day of the second following month.</p> <p>The Exchange can also authorize a different effective date.</p> | <p>No documentation required by WPS or Arise Health Plan for SHOP plans.</p> |

