

# Small and Large Group Eligibility and Effective Dates—Based on Certificate Language



Type of Enrollment	When to Apply	Effective Date	Supporting Documentation
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).</p> <p>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>	Coverage will be effective on the date he/she is initially eligible.	Employee application
	<p>Example: If the group has a probationary period that states coverage becomes effective the first of the month following one month of full-time employment:</p> <p>Date of hire: Sept. 3, 2024</p> <p>Eligibility date: Nov. 1, 2024</p> <p>Application must be received within 31 days: Dec. 1, 2024</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>	Coverage will be effective on the date he/she is initially eligible.	<p>Employee application before list of life events.</p> <p>Marriage—No documentation required.</p> <p>Birth—No documentation required.</p> <p>Adoption, placement for adoption, or court order—Legal documentation of adoption or proof of placement, which includes placement date, child's name, and adoptive parent's name OR legal responsibility for health insurance (QMSCO or NMSN) or permanent guardianship.</p>
Annual Enrollment.	<p>Unless eligible for a Special Enrollment Period, individuals must apply during the Annual Enrollment Period, which is typically the month prior to the group's anniversary date.</p>	Coverage will be effective on the anniversary date of the group.	Employee application.

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<p>Special Enrollment Provision— Loss of Other Coverage Applies to those employees not covered under the policy, but who are otherwise eligible to apply.</p> <p>Note: “Loss of Other Coverage” includes loss of a short-term health plan.</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 31 days after the loss of the other coverage.</p>	<p>Coverage will be effective on the first day following the date the other coverage ended.</p>	<p>Certificate of creditable coverage.</p> <p>Documentation from employer or prior carrier indicating the applicant is losing coverage and date coverage ends.</p> <p>Copy of COBRA eligibility letter showing effective date of COBRA.</p> <p>Notification of cancellation from carrier (e.g., Participation Letter).</p> <p>Other reasonable documentation approved by supervisor.</p>
<p>Special Enrollment Provision— Change in Marital Status.</p>	<p>If a covered employee marries, we must receive an enrollment form within 31 days of marriage. If the enrollment form is received by us after the enrollment period stated above, the employee must enroll during the group’s Annual Enrollment Period.</p>	<p>Coverage is effective on the date of marriage.</p>	<p>Marriage—No documentation required.</p>
<p>Special Enrollment Provision— Adding a Newborn Natural Child to Existing Family Coverage.</p>	<p>We request the covered employee notify us within 60 days of the date of the birth.</p>	<p>Coverage is effective from the moment of birth.</p>	<p>No documentation required.</p>
<p>Special Enrollment Provision— Changing to Family Coverage Due to Birth.</p>	<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 he/she fails 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 the child; or (2) within one year after the birth of the child (with this option the employee must pay all past-due premiums with 5.5% interest). If the enrollment form is received by us after the enrollment period stated above, the employee must enroll during the group’s Annual Enrollment Period.</p>	<p>Coverage is effective on the child’s date of birth.</p>	<p>No documentation required.</p>

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Special Enrollment Provision—Changing to Family Coverage Due to Adoption or Placement for Adoption.	<p>We must receive an enrollment form within the 60-day enrollment period following the date of the adoption or placement for adoption.</p> <p>If we receive the enrollment form after the enrollment period ends, the new dependent(s) 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 (3) a later date elected by the covered employee.	Adoption or placement for adoption—Legal documentation of adoption or proof of placement which includes placement date, child's name, and adoptive parent's name.
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. Court orders indicating permanent guardianship must be received within 31 days following the date of the court order.	Effective date will be either: (1) the date that court order is issued; (2) the date specified within the court order; or (3) a later date elected by the subscriber, provided that child is an eligible dependent for coverage under the policy, as determined by us.	Court order, Qualified Medical Child Support Order (QMSCO), National Medical Support Notice (NMSN), or other qualified medical child support order.

This document is provided for educational purposes and is not intended to provide legal advice. If questions arise related to how Special Enrollment Periods (SEP) apply to specific matters, then the WPS Legal Department should be consulted. This information is applicable to fully insured employer groups only. Self-funded employer groups may have different Special Enrollment Periods. Self-funded employer group customers should see their Summary Plan Description or call customer service to confirm their Special Enrollment Periods.

