

HIPPA SPECIAL ENROLLMENT RULES – LIST OF QUALIFYING EVENTS

1. Change in legal marital status, including marriage, death of a spouse, divorce, legal separation and annulment.
2. A change in the number of dependents, including birth, death, adoption, and placement for adoption.
3. A change in employment status of the employee, or the employee's or retiree's spouse or dependent, including termination or commencement of employment, a strike or lockout, a commencement of or return from an unpaid leave of absence, a change in worksite, and a change in working conditions (including changing between part-time and full-time or hourly and salary) of the employee, the employee's or retiree's spouse or dependent which results in a change in benefits they receive under a health or dental plan.
4. A dependent ceasing to satisfy eligibility requirement for coverage due to attainment of age, student status, marital status, or other similar circumstance.
5. A change in place of the employee, retiree or their spouse or dependent and the current carrier is not available.
6. Significant cost or coverage changes.
7. Family Medical Leave Act (FMLA)
8. Judgments, decrees or orders.
9. A change in coverage of a spouse or dependent under another employer's plan.
10. Open enrollment under the plan of another employer.
11. Health Insurance Portability and Accountability Act (HIPPA) special enrollment rights for new dependents and in the case of loss of other insurance.
12. COBRA-qualifying event.
13. Loss of Coverage under the group health plan of a governmental or education institution (a state's children's health insurance program, medical care program of an Indian tribal government, state health benefits risk pool, or a foreign government group health plan.
14. Entitlement to Medicare or Medicaid.
15. Any other situations in which the group health or dental plan is required by the applicable federal or state law to allow a change in coverage.