

Events that Provide for HIPAA Special Enrollment

- ✓ **Marriage**
- ✓ **Birth**
- ✓ **Adoption**
- ✓ **Placement for Adoption**
- ✓ **Loss of Eligibility Due to:**
 - **Divorce**
 - **Legal Separation**
 - **Death**
 - **Reaching Plan's Limiting Age**
 - **Moving Outside of the HMO Service Area**
 - **Reduction in Work Hours**
 - **Reaching the Lifetime Plan Maximum**
- ✓ **Employer Contribution Ends**
- ✓ **COBRA Coverage Exhausted**
- ✓ **Voluntary Termination of Employment**
- ✓ **Loss of Job/Involuntary Termination of Employment**
- ✓ **Benefits Eliminated (Employer No Longer Offers Plan)**
- ✓ **Involuntary Termination of Medicaid**
- ✓ **Actual Termination of Eligibility for Spouses and/or Dependents**
NOTE: The threat of termination is not sufficient
- ✓ **Out-of-Country Spouse moving to the US (with prior public or private coverage)**
- ✓ **Individual Short-Term Policy Expires**
- ✓ **Loss of eligibility for Medicaid or the Children's Health Insurance Program (CHIP) (Enrollment must be within 60 days after the date of termination; or**
- ✓ **Eligibility for premium assistance subsidy under Medicaid or CHIP (enrollment must be within 60 days becoming eligible for the premium assistance)**

Events That Do Not Provide for HIPAA Special [Health Plan] Enrollment:

- ✓ **Reduction in Employer Contribution***
- ✓ **Premium Increase***
- ✓ **Reduction in Plan Benefits***
- ✓ **Other Carrier has Different Open Enrollment Period***
- ✓ **Voluntary Cancellation of Individual Policy**
- ✓ **Voluntary Cancellation of COBRA Coverage**
- ✓ **Voluntary Cancellation of Medicaid**
- ✓ **Voluntary Cancellation of Short-Term Policy**
- ✓ **Revocation Due to Enrollment in Qualified Health Plan Available in a State Exchange***
- ✓ **Revocation Due to Reduction in Hours of Service below the ACA mandated 30/hour threshold***
- ✓ **Voluntary termination of marketplace/exchange coverage**

* Assuming the 125 agreement allows, these events would provide for a Section 125 election change