



Southwestern Ohio Educational Purchasing Council

Benefit Tips You Can Use:

What & When Are Special Enrollment Periods

Group health plans and health insurance issuers are required to provide a “special enrollment period” which became available in 1996 with the Health Insurance Portability and Accountability Act (HIPAA).

The “special enrollment period” requires us to allow those individuals who previously declined coverage for themselves and their dependents to enroll in coverage within 31 days of a qualifying event without having to wait until the plan’s next open enrollment.

A qualifying event for this “special enrollment period” occurs only if:

- The Eligible Person and/or Dependent had existing health coverage under another plan at the time they had an opportunity to enroll during the Initial Enrollment Period or Open Enrollment Period; **and**
- Coverage under the prior plan ended because of any of the following:
 - Loss of eligibility (including, without limitation legal separation, divorce or death).
 - The employer stopped paying their contribution.
 - In the case of COBRA continuation coverage, the COBRA Eligibility period ended.

Note: The **birth of a baby is not** a qualifying event for special enrollment if the parent is not already enrolled under the plan. If a parent is enrolled for single coverage, they can change to family coverage effective with the birth and add other family members at that time.

An employee may not enroll in the health insurance plan during any other time than the “open enrollment period” or if they meet the qualifications for the “special enrollment period”.

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