



# Qualifying Life Events and Special Enrollment Periods:

## WHAT YOU NEED TO KNOW

UnitedHealthcare Life Insurance Company is the underwriter and administrator of the plans offered Off-Exchange. On-exchange insurance coverage is provided through underwriters and administrators affiliated with United HealthCare Services, Inc.

For Broker Use Only  
Not For Consumer Use  
43113-UL-0615



## Overview

Now that Open Enrollment is over for the 2015 plan year, you may have clients experience life events that leave them without health insurance coverage.

Certain life changes that qualify an individual for a **Special Enrollment Period** **SEP** are called **Qualifying Life Events** **QLE** and may leave your client without **Minimum Essential Coverage**. **MEC** If your client qualifies for an SEP he or she can enroll for a health plan outside the annual **Open Enrollment Period**. **OEP**



## SEP

### Special Enrollment Period

The specified period of time when your client can enroll in an ACA health plan outside of Open Enrollment<sup>1</sup>

<sup>1</sup> With a Qualifying Life Event.

## MEC

### Minimum Essential Coverage

Basic health care coverage as required and defined by the ACA

## QLE

### Qualifying Life Event

Certain life changes that allow eligible persons to apply for an ACA health plan

## OEP

### Open Enrollment Period

The defined annual period of time your client can apply for an ACA health plan



- ▶ **2015 Open Enrollment:** Nov. 15, 2014 - Feb. 15, 2015
- ▶ **2016 Open Enrollment:** November 1, 2015 - January 31, 2016
- ▶ The **SEP** can be any time during the year if your client experiences a QLE.

## Qualifying Life Events (QLE)

Use this chart to help identify a potential QLE and the documentation required when your client applies during a Special Enrollment Period.

If your client's life event is...	Notification and/or Documents Required	Earliest Effective Date	Notes
<p><b>Loss of MEC</b> Voluntary or Involuntary Termination of Employment. (Loss of coverage as result of failure to pay premiums is not a QLE.)</p>	<ul style="list-style-type: none"> <li>▶ Termination notice from insurer;</li> <li>▶ Termination notice from employer if loss of group coverage; or</li> <li>▶ Certificate of Creditable Coverage letter if prior coverage was Employer group</li> </ul>	<p>1st day of the month following the receipt of the application</p> <p>Loss of MEC (Future Date):</p>	<p>Documentation must be on company letterhead and include specific dates and reasons for the related event. (Email notification not accepted.).</p>
<p><b>Loss of MEC</b> Age 26 (Age can vary by state)</p>			
<p><b>Loss of MEC</b> Divorce</p>			
<p><b>Loss of MEC</b> Termination of Employer Contribution to employee's or dependent's health insurance premium.</p>	<ul style="list-style-type: none"> <li>▶ Letter from employer detailing the termination of premium contribution.</li> </ul>	<p>1st day of the month following the receipt of the application or the day after the prior coverage terminates, <b>whichever is later</b></p>	
<p><b>Loss of MEC</b> Effective April 28, 2015 Termination or renewal of a non-calendar year individual or group health plan.</p>	<ul style="list-style-type: none"> <li>▶ Notice from prior carrier specifying the renewal or termination date.</li> </ul>		
<p><b>Birth (Child Alone)</b></p>	<ul style="list-style-type: none"> <li>▶ N/A</li> </ul>	Date of the event	N/A
<p><b>Birth (Family Plan)</b></p>	<ul style="list-style-type: none"> <li>▶ N/A</li> </ul>	Newborn and Family = Newborn DOB.	If the newborn is not on the application then the birth certificate of the newborn will be required.
<p><b>Adoption</b></p>	<ul style="list-style-type: none"> <li>▶ Copy of adoption or placement for adoption decree</li> </ul>	Date of the event	N/A
<p><b>Placement in Foster Care</b></p>	<ul style="list-style-type: none"> <li>▶ Copy of placement papers</li> </ul>	Placement date	N/A
<p><b>Court Ordered Coverage</b></p>	<ul style="list-style-type: none"> <li>▶ Copy of Court Decree required.</li> </ul>	Date the court order is signed or date specified in court decree	N/A
<p><b>Marriage</b></p>	<ul style="list-style-type: none"> <li>▶ Copy of Marriage Certificate</li> </ul>	1st day of the month following the receipt of the application	N/A
<p><b>Permanent Move</b></p>	<p>Below are examples of acceptable document types:</p> <ul style="list-style-type: none"> <li>▶ Lease Agreement</li> <li>▶ Dated Utility Bill</li> <li>▶ Purchase Agreement</li> <li>▶ Mortgage Payment</li> <li>▶ School Enrollment Receipt</li> <li>▶ Credit Card Bill</li> <li>▶ Phone Bill</li> </ul>	<p>If application is received:</p> <p>1st – 15th: Effective 1st of the following month.</p> <p>16th – end of month Effective 1st of 2nd following month</p>	<p>Applicant must be a U.S. resident<sup>1</sup> moving from one state (or territory) to another. If a new customer, we require proof of the old address and new address; if a current customer, we require proof of only the new address.</p>
<p><b>Permanent Move (Utah)</b></p>		1st day of the month following the receipt of the application	<p><sup>1</sup> Applicant must be a U.S. citizen or national, or have eligible immigration status.</p>

## SEP Enrollment Date Information

When your client experiences a qualifying life event, he or she can enroll for coverage within 60 days of that event.

If the loss of MEC is known in advance, your client may apply 60 calendar days prior to the termination of the current MEC (with proof of the future termination date and reason).



We will contact your client for proof of any QLE not identified on the prior page.

**Off-Exchange plans:**

After your client submits an application during an SEP, please send the required documentation with the client's identification number to:

**UnitedHealthcare Life Insurance Company**  
**New Business**  
**P.O. Box 31370**  
**Salt Lake City, UT 84131-0370**

Or fax the information to:

**(801) 478-5460**

**On-Exchange plans:**

Documentation needed to verify your client's QLE will be collected through Healthcare.gov as part of the enrollment process.

