

**Open Enrollment ends on March 31, 2014. Effective April 1, 2014 – November 14, 2014, individuals must experience a Qualifying Life Event (QLE) to be eligible to enroll for coverage during a Special Enrollment Period (SEP).**

Individuals who experience a QLE and are currently enrolled through the Marketplace, or wish to enroll as a new applicant, must go directly to the Marketplace. The Direct Enrollment connection between Humana and the Marketplace will be turned off and messaging will be posted to the website directing users to the Federal or state Marketplace.

On Marketplace direct enrollment will be disabled during SEP. All changes that impact eligibility and circumstances must be made directly with the Marketplace to determine the impact on any financial assistance with Advance Premium Tax Credits and/or cost sharing reductions. If sending a consumer to the Marketplace, please remember to give them your NPN so they can give the Marketplace the proper information for an agent assisted sale.

The enrollment process for Off Marketplace plans during SEP will be similar to enrollment during Open Enrollment except a QLE and QLE Date will be required when generating a quote in AWB.

**SEP:**

**In most situations, the SEP window is 60 days from the date of the event;** however, plan renewal outside the Open Enrollment period has only a 30 day window from the plan renewal date. To be eligible for coverage, the individual must enroll during the SEP window.

Individuals, who don't have a QLE and qualify for an SEP, will not be able to purchase coverage until the next Open Enrollment period begins on November 15, 2014.

**Some of the QLEs are as follows:** as of 3/26/2014

**SEP Window**

**Effective date (subject to review)**

**Life Event**

Birth or Adoption  
Marriage

60 days from event  
60 days from event

Date of Birth or Adoption  
1st of the following month from application submission

Loss of employer sponsored health insurance, as a result of

60 days from event

1st of the following month from application submission

- Termination of employment
- Employer reduces work hours to the point where no longer covered by the health plan
- Employer's plan decides it will no longer offer coverage to a certain group of individuals for example, those who work part time)

<b>Life Event</b>	<b>SEP Window</b>	<b>Effective date (subject to review)</b>
Termination of employer contributions		
Loss of coverage for a dependent child who has reached the dependent limiting age	60 days from event	1st of the following month from application submission
Exhaustion of COBRA	60 days from event	1st of the following month from application submission
Loss of eligibility for Medicaid or CHIP	60 days from event	1st of the following month from application submission
Divorcee/Legal Separation	60 days from event	1st of the following month from application submission
Loss of retiree coverage due to former employer filing for bankruptcy protection	60 days from event	1st of the following month from application submission
Death of the policyholder	60 days from event	1st of the following month from application submission
Incur a claim that meets or exceeds a lifetime limit on all benefits under existing coverage	60 days from event	1st of the following month from application submission
Gaining status as a citizen, national or lawfully present individual	60 days from event	1st of the following month from application submission
No longer incarcerated	60 days from event	1st of the following month from application submission
Loss of coverage due to a permanent move outside of the plan's service area	60 days from event	- If application is submitted between the 1st and the 15th of the month Effective date = 1st of the following Month - If application is submitted between the 16th and the end of the month Effective date = 1st of the subsequent Month
Plan is due for renewal outside of Open Enrollment	30 days from event	1st of the following month from application submission

Life Event	SEP Window	Effective date (subject to review)
Change in income that results in individual determined newly eligible or newly ineligible for tax credits (APTC) or has a change in eligibility for cost-sharing reductions (CSR)	60 days from event	First of the following month from application submission

For a complete list and more information about QLEs and SEPs for On Marketplace enrollments, please visit [www.healthcare.gov](http://www.healthcare.gov)

An SEP is not available in the following circumstances:

- Voluntarily quitting other health coverage or being terminated for not paying premiums,
- Losing coverage that is not considered minimum essential coverage.

In addition to the above items, Life Events specific to individuals already enrolled in Marketplace coverage:

- A change in income or household status that affects eligibility for tax credits or cost-sharing reductions
- Exceptional circumstances as defined by the Marketplace

#### **Nevada Exception**

The State of Nevada requires carriers to offer open enrollment all year round. April 1, 2014 – November 14, 2014, individuals can enroll for coverage without a QLE, and will need to select the option of “None” in the QLE list when applying for coverage. The effective date will be the 1<sup>st</sup> of the following month after a 90 day waiting period. Humana systems will not be updated to handle this effective date logic until later in the year, so all applications will be reviewed by Humana and the effective date manually updated prior to issuance. For more information please visit the NV Marketplace.

#### **Colorado and Kentucky State Marketplaces**

Kentucky’s Kynect website will include an option for agents and consumers to select “Report a Change” and will see new screens to select the QLE in order to determine their SEP eligibility. Agents will be able to assist consumers with this process and complete enrollments. For more information please visit Kynect. In Colorado, all SEP transactions will need to go through Colorado’s Service Center. Consumers will be able to log in or create an account on the C4HCO website, but the website will direct them to the Service Center in order to complete any transactions. For more information please visit C4HCO.