

Marin Community
College District

### **Qualifying Events**



#### **GUIDELINES AND PROCEDURES**



SISC Health Benefits Manual rev 3/1/2021

## QUALIFYING EVENTS OR STATUS CHANGES OUTSIDE OF OPEN ENROLLMENT

Effective date will be determined by the qualifying event date that allows for no lapse in coverage. This does not apply to Retiree Group Medicare Plans (RGMPs such as EGWP, CompanionCare, KPSA or Blue Shield 65 Plus).

This table is not all inclusive and is subject to SISC approval, retro, and participation guidelines.

Employee/Retiree experiences the following qualifying event	Employee/Retiree MAY make the following change within 31 days of the qualifying event	REQUIRED Documentation: SISC Membership Change Form and applicable documents below
Birth, Adoption, or Legal Guardianship NOTE: HIPAA special enrollment rights may apply	<ul> <li>Enroll self, if applicable</li> <li>Enroll newly eligible child and any other eligible dependents</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Birth certificate indicating parents' full names; or</li> <li>Adoption/Guardianship documents issued by a U.S. court</li> </ul>
Marriage or Commencement of Domestic Partnership NOTE: HIPAA special enrollment rights may apply	<ul> <li>Enroll self, if applicable</li> <li>Enroll spouse/domestic partner and any newly eligible dependent children</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Marriage Certificate; or</li> <li>Declaration of Domestic Partnership filed with the California Secretary of State</li> <li>Other enrollment forms/documents as applicable</li> </ul>
Divorce or Termination of Domestic Partnership NOTE: HIPAA special enrollment rights may apply	<ul> <li>Drop spouse/domestic partner</li> <li>Drop stepchildren gained from marriage or domestic partnership</li> <li>Enroll self and any newly eligible dependent children who lost eligibility under spouse/domestic partner's plan</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Final Divorce Decree; or</li> <li>Dissolution of Domestic Partnership filed with the California Secretary of State</li> <li>Other enrollment forms/documents as applicable</li> </ul>
Death of Dependent (spouse/ domestic partner or child) NOTE: HIPAA special enrollment rights may apply	<ul> <li>Remove the dependent from coverage</li> <li>Change health plans when options are available</li> </ul>	Membership Change Form
Qualified Medical Child Support Order (QMCSO) requiring enrollment of dependent child	<ul> <li>Enroll self, if not already enrolled in coverage</li> <li>Enroll dependent child named on the QMCSO to employee's health coverage</li> <li>Change health plans when options are available</li> </ul>	Membership Change Form     Birth certificate indicating parents' full names; and     Qualified Medical Child Support Order (QMCSO) court document
Gain or Loss of Entitlement to Medicare/Medicaid coverage by covered person NOTE: HIPAA special enrollment rights may apply	<ul> <li>Enroll self, spouse/domestic partner, and any eligible dependent children, if applicable</li> <li>Drop coverage for person who became entitled and enrolled in Medicare/Medicaid</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Proof of enrollment in or loss of coverage in Medicare/Medicaid (whichever applicable)</li> <li>Other enrollment forms/documents as applicable</li> </ul>

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# Qualifying Events (continued)



#### **GUIDELINES AND PROCEDURES**



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Employee/Retiree experiences the following qualifying event	Employee/Retiree MAY make the following change within 31 days of the qualifying event	REQUIRED Documentation: SISC Membership Change Form and applicable documents below
Change in Employment Status (e.g., Part-time to Full-time, Full-time to Part-time, Hourly to Salaried, Unpaid Leave of Absence, Change in Bargaining Unit, etc.)	<ul> <li>Enroll self, spouse/domestic partner, and any eligible dependent children, if applicable</li> <li>Drop spouse/domestic partner and/or any other dependent children</li> <li>Change health plans when options are available</li> </ul>	Proof of employment change; and     Other enrollment forms/documents as applicable
Changes to coverage as a result of Open Enrollment under other employer plan/different plan year including enrollment in a Qualified Health Plan (QHP) through a Public Marketplace such as Covered CA	<ul> <li>Enroll self, spouse/domestic partner, and any eligible dependent children, if applicable</li> <li>Drop spouse/domestic partner and/or any other dependent children</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Proof of coverage change; and</li> <li>Other enrollment forms/documents as applicable</li> </ul>
Significant increase or decrease in the cost of coverage or an unpaid leave where the district will no longer be making a contribution	<ul> <li>Enroll self, spouse/domestic partner, and any eligible dependent children, if applicable</li> <li>Drop spouse/domestic partner and/or any other dependent children</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Proof of increase in cost of coverage (e.g. district submitted plan change); or</li> <li>Proof of decrease in cost of coverage (e.g. district submitted plan change); and</li> <li>Other enrollment forms/documents as applicable</li> </ul>
Gain or Loss of Coverage Elsewhere, including but not limited to:  Change of home address causing loss of eligibility Change in employment status of spouse/domestic partner or dependent child (including commencement or termination of employment) Significant curtailment in employee's spouse's/domestic partner's group coverage  NOTE: HIPAA special enrollment rights may apply	<ul> <li>Enroll self, spouse/domestic partner, and any eligible dependent children, if applicable</li> <li>Drop spouse/domestic partner and/or any other dependent children</li> <li>Change health plans when options are available</li> </ul>	<ul> <li>Proof of significant curtailment in spouse's/domestic partner's group coverage; or</li> <li>Proof of enrollment in other coverage; or</li> <li>Proof of loss of coverage; and</li> <li>Other enrollment forms/documents as applicable</li> </ul>

