

Brokers Use Only

Optima Individual and Family Health Plans

Addendum to 2014 Broker Manual

Please refer to page 9, Section 11 of the 2014 Broker Manual which lists 8 qualifying events which allow enrollment outside of the Open Enrollment Period. Added are the required documents necessary to meet the criteria for each qualifying event.

Special Enrollment Periods Outside Open Enrollment Period

Individuals who experience a qualifying event will be able to enroll in a plan on or off the Marketplace outside the open enrollment period. These individuals will have a special enrollment period. Documentation/proof of qualifying events is required prior to enrollment. If it is not received, the individual(s) may not be enrolled.

The Plan provides special enrollment periods of 60 days from the date of a triggering event for qualified employees or dependents of qualified employees or enrollees of Individual Plans. Those triggering events are:

1. A qualified individual or dependent loses minimum essential coverage;
 - letter from benefit administrator indicating start and end dates of the coverage and reason for termination.
2. A qualified individual gains a dependent or becomes a dependent through marriage, birth, adoption or placement for adoption;
 - marriage = copy of marriage certificate
 - birth = copy of birth certificate (only if DOB is more than 31 days)
 - adoption or placement for adoption = copy of adoption/placement document (only if adoption or placement for adoption is more than 31 days)
3. A qualified individual becomes a US citizen, a national or lawfully present individual; includes documentation of proof of lawfully present individual i.e. lawful permanent resident (LPR/Green Card holder), Asylee, refugee,

Cuban/Haitian Entrant, Paroled into the US, Conditional /Entrant Granted before 1980, Battered Spouse Child and Parent, Victim of Trafficking and his/her Spouse, Child Sibling or Parent, Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT), Individual with Non-immigrant Status (includes worker, visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau), Temporary Protected Status (TPS), Deferred Enforced Departure (DED), Lawful Temporary Resident, Administrative order staying removal issued by the Department of Homeland Security, Member of a federally-recognized Indian tribe or American Indian Born in Canada, Resident of American Samoa, Temporary Protected Status with Employment Authorization, Special Immigrant Juvenile Status, Victim of Trafficking Visa, Adjustment to LPR Status, Asylum (only those who have been granted employment authorization or are under the age of 14 and have had an application pending for at least 180 days eligible), Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)

The following documents may be required or used depending on the individual situation:

Permanent Resident Card, "Green Card" I-551
Reentry Permit I-327
Refugee Travel Document I-571
Employment Authorization Card I766
Machine Readable Immigrant Visa (with temporary I-551 language)
Temporary I-551 Stamp (on passport or I-94/I-94A)
Arrival/Departure Record (I-94/I-94A)
Arrival/Departure Record in foreign passport (I-94)
Foreign Passport
Certificate of Eligibility for Nonimmigrant Student Status (I-20)
Certificate of Eligibility for Exchange Visitor Status (DS2019)
Notice of Action (I-797)
Certification from US Department of Health and Human Services (HHS)
Office of Refugee Resettlement (ORR)
Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
Document indicating withholding of removal
Alien or I-94 number
Administrative order staying removal issued by the Department of Homeland Security
Documentation indicating membership in a federally recognized Indian tribe or American Indian born in Canada

4. A qualified individual's enrollment or non-enrollment in a QHP is unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, or inaction of an officer, employee, or agent of the Exchange or HHS, or its instrumentalities as evaluated and determined by the Exchange;
 - documentation for proof of the error
5. An enrollee adequately demonstrates to the Exchange that the QHP in which he or she is enrolled substantially violated a material provision of its contract in relation to the enrollee;
 - documentation for proof of the violation
6. A qualified individual or enrollee gains access to new QHP as a result of a permanent move;
 - rental/lease agreement/utility hook up order or utility statement issued by the service provider, interim/temporary Driver License/ID/Permit; Any item delivered by the USPS, FedEx, or UPS sent by a verifiable business or government agency; personal mail; Any document issued by a financial institution that includes your residence address such as bank statement, loan statement, dividend statement, credit card bill, etc.
7. An Indian, as defined by the Indian Health Care Improvement Act, may enroll in a QHP or change from one QHP to another one time per month;
 - documentation for proof that you are a member of a federally-recognized Indian tribe or American Indian born in Canada
8. A qualified individual or enrollee demonstrates to the Exchange, in accordance with guidelines issued by HHS, that the individual meets other exceptions circumstances as the Exchange may provide;
 - documentation for proof of the exceptions