

MEMBER TIPS

SPECIAL ENROLLMENT PERIODS

WHEN YOU CAN MAKE CHANGES TO YOUR HEALTH PLAN FOR COVERAGE PURCHASED DIRECTLY FROM MEDICA

Life brings changes — and as a result your health plan may need to change too. Under the Affordable Care Act, there are rules around when you can request changes to your health plan — or enroll in new one. Once open enrollment is closed, most individuals must keep their existing plan until the next annual open enrollment period. However, there are opportunities to update your existing plan or enroll in a new one through a special enrollment period. Use this tip sheet to learn about qualified life events that allow you to make changes to your health plan.



Happy 26th Birthday

TIME TO BUY YOUR OWN PLAN - YOU'RE NO LONGER ELIGIBLE FOR YOUR PARENT'S PLAN



YOU HAD A BABY, ADOPTED A CHILD OR PLACED A CHILD FOR ADOPTION



You got married!

THERE IS A CHANGE TO YOUR ELIGIBLE DEPENDENTS



YOU INVOLUNTARILY LOST YOUR CURRENT HEALTH INSURANCE COVERAGE



YOU'RE MOVING

OUTSIDE YOUR CURRENT INSURANCE PLAN'S SERVICE AREA



YOU'RE NO LONGER AN ELIGIBLE DEPENDENT



**DIVORCE
THERE IS A CHANGE TO YOUR ELIGIBLE DEPENDENTS**

ADDITIONAL DETAILS

After experiencing a qualifying life event, you can generally make changes to your coverage 90 days prior to the event and 60 days following the event. Below are common qualified life events and the enrollment guidelines for each.

LIFE EVENT	SPECIAL ENROLLMENT PERIOD	COVERAGE START DATE	SUPPORTING DOCUMENTATION
(What's changed?)	(When you can shop for coverage)	(When your new coverage can start)	(Required proof of life event)
Having a baby	60 days following the qualifying life event is encouraged	On the date of birth	Birth certificate or birth record
Adopting a child	90 days prior ¹ to and 60 days following the qualifying life event	On the date of adoption	Adoption papers or court order with judges signature
Turning 26 and losing coverage ²		On the 1st of any month within the special enrollment period. Coverage start date must be after the date of the life event. Retro-active coverage not available.	Certificate of Creditable Coverage and/or term letter with the date and reason coverage was lost
Getting married			Marriage certificate
Involuntarily losing coverage ³			Certificate of Creditable Coverage and/or term letter with the date and reason coverage was lost
Moving			Dated utility bill, bank statement, lease or other form

Please submit your supporting documentation to Medica within 30 calendar days. If documentation is not received, coverage cannot be issued and your application will be withdrawn.

Mail to:
 Medica
 Mail Route CW295
 PO Box 9310
 Minneapolis, MN 55440-9310

Fax to:
 952-992-2511

Email to:
 ifbaskmedica@medica.com

HAVE A QUESTION?

Contact Customer Service by calling the number on the back of your Medica ID card.

IMPORTANT NOTES:

¹ We do not recommend stopping existing coverage until the Medica policy is issued and accepted. If the life event does not happen but the new premium has been paid, please contact us before the coverage start date for your current coverage to remain the same.

² If results in change in household composition, may open up a special enrollment period for all individuals currently enrolled in the qualified health plan to elect new coverage.

³ Includes reasons such as: death of covered employee, termination, or reduction in hours of a covered employee's employment

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