

2016 Group Renewal Bulletin

Blue Cross and Blue Shield of Minnesota
Service Cooperatives



Special enrollment

The only time employees or eligible family members are able to join a group is at the annual open enrollment period or with a qualifying event. Qualifying or triggering events are listed below. Notice period is 30 days except for Medicaid /SCHIP events.

Special Enrollment Triggering Event	Coverage Effective Date
<p>Loss of Minimum Essential Coverage (does not include loss due to failure to pay premiums or rescission):</p> <ul style="list-style-type: none"> <input type="checkbox"/> Loss of eligibility for employer-sponsored coverage <input type="checkbox"/> Termination of employment or reduction in hours <input type="checkbox"/> Legal separation or divorce <input type="checkbox"/> Loss of dependent child status <input type="checkbox"/> Death of employee <input type="checkbox"/> Move outside HMO service area <input type="checkbox"/> Exceeding the plan's lifetime maximum <input type="checkbox"/> Employer bankruptcy <input type="checkbox"/> Employee becomes entitled to Medicare <p>Minimum Essential Coverage includes coverage under specified government sponsored plans (including Medicare and Medicaid), employer-sponsored coverage, individual market policies, grandfathered coverage, and other coverage recognized by the Secretary of the U.S. Department of Health and Human Services.</p>	<p>First day of the month following the event.</p>
<p>Gaining or becoming a dependent due to marriage.</p>	<p>First day of the month following the event.</p>
<p>Gaining a dependent due to birth, adoption or placement for adoption.</p>	<p>Date of birth, adoption or placement for adoption.</p>
<p>An individual gains or loses eligibility for Medicaid or MinnesotaCare (notice must be received within 60 days of the event).</p>	<p>If application is received between the 1st and 15th of the month, coverage will be effective on the 1st of the following month.</p> <p>If application is received between the 16th and the end of the month, coverage will be effective on the 1st of the following second month.</p>

Note: This chart states the legal requirements. In some cases, we've been more generous and will not be changing our existing enrollment guidelines. Example: gaining or becoming a dependent due to marriage, in most cases coverage is effective the date of marriage.