



Enrolling during a special enrollment period

Triggering events

Effective dates

Signing up

You may change or apply for health care coverage during an annual open enrollment period. Outside of the open enrollment period, you can enroll or change your coverage only if you have experienced a situation known as a triggering event. For example, if you get married, have a baby, or lose coverage because you lose your job—all triggering events—you will have a special enrollment period.

A special enrollment period lasts 60 days after the triggering event occurs. That means if you've

experienced a triggering event, you have 60 days from the day of the triggering event to change or apply for health care coverage for yourself and/or your dependent. If you are aware of a future triggering event, you may apply for new coverage up to 30 days in advance. You have many important decisions to make about your health care coverage, and we're committed to helping you understand how these changes will impact you and your family. If you have any questions, we're here to help.

Triggering events

Loss of health care (minimum essential) coverage

If you lose health plan coverage involuntarily for any reason other than fraud, misrepresentation, or failure to pay a premium, including but not limited to the following:

1. You lose your employer health plan coverage (other than COBRA) for the following reasons:

- You lose your job.
- Your work hours are reduced so you no longer qualify for health coverage.
- The person who covers you on his/her employer health plan dies.
- You are a dependent on the employer's health plan and your marital status changes due to a legal separation or divorce, so your eligibility as a dependent ends.
- You lose eligibility for coverage through your employer because you no longer live or work in the service area, and no other group health coverage is available to you.
- You or your dependent meets or exceeds the maximum lifetime benefits of your health plan because of one specific claim.

- You are part of a group of employees who are no longer offered coverage from your employer.
 - A dependent child has a birthday and no longer qualifies as a dependent on his/her parent's health plan.
 - Your employer stops contributing premium payments for your group health coverage.
 - Your COBRA coverage ends.
 - Your retiree coverage is terminated or substantially eliminated when your employer declares bankruptcy (Chapter 11).
 - You lose your eligibility for coverage because the person who covered you on the employer health plan becomes entitled to Medicare.
2. Your individual plan, Medicaid, Medicare, or other governmental coverage (but not special Medicaid programs) ends.
 3. A parent or legal guardian disenrolls you from or you lose eligibility for the Children's Basic Health Plan.
 4. You become ineligible under the Colorado Medical Assistance Act.

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Triggering events (continued)

Gaining or becoming a dependent:

You gain a dependent or become a dependent through marriage, civil union, birth, adoption or placement for adoption, placement in foster care, or by entering into a designated beneficiary agreement if your coverage includes eligibility for designated beneficiaries.

Enrollment error:

Your enrollment or non-enrollment in a health benefit plan is unintentional, inadvertent or erroneous and is the result of an error, misrepresentation, or inaction of the carrier, producer, or Connect for Health Colorado.

Contract violation:

You demonstrate to the Commissioner of the Division of Insurance that the health benefit plan in which you are enrolled has substantially violated a material provision of your contract with the health benefit plan.

Permanent relocation:

You moved to a new location and have a different choice of health plans, or you were recently released from incarceration.

Change in eligibility for federal financial assistance through Connect for Health Colorado:

Your income level changes and, as a result, you qualify or no longer qualify for federal tax credits. Your eligibility to enroll in a health plan with reduced costs (cost-share reduction) changes.

Employer health coverage changes:

Your employer discontinues or changes your current coverage options so that you become newly eligible for federal financial assistance. Connect for Health Colorado may determine that your special enrollment period begins before your current coverage ends or changes.

Immigration status change:

You were not previously a citizen, a national, or a lawfully present individual and you gain such status. Except during open enrollment, you may **only** enroll in a plan offered through Connect for Health Colorado. For more information about enrolling, visit connectforhealthco.com or call 1-855-PLANS-4-YOU (1-855-752-6749). You can also call us at **1-800-494-5314**.

Coverage as an American Indian/ Native Alaskan:

Connect for Health Colorado determines that you are eligible for a special enrollment period each month to enroll in or change health plan coverage through Connect for Health Colorado. You may **only** do this through Connect for Health Colorado. For information about enrolling through Connect for Health Colorado, visit connectforhealthco.com or call 1-855-PLANS-4-YOU (1-855-752-6749). You can also call us at **1-800-494-5314**.

Determination by Connect for Health Colorado:

Connect for Health Colorado determines that you are entitled to a special enrollment period.



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Triggering-event confirmation required

If you have experienced a triggering event, we'll need a letter from you that confirms the triggering event along with your application and first month's premium.

- We must receive your letter within 10 calendar days of submitting your application. The letter should include your name and address as submitted on the application, explain the triggering event that occurred, and include the date of the event. If you're completing a paper application, please send this letter along with the application and your first month's premium.
- If we don't receive a letter within 10 calendar days, we will cancel your application. You may reapply and submit the letter regarding the triggering event, but you must do so within the 60-day special enrollment period.

- If you apply close to the end of your 60-day special enrollment period, be sure we receive your letter before your special enrollment period ends.

By submitting a signed application and a letter, you are confirming that a triggering event occurred. It's important that we receive your letter because we will rely on it to establish that you're eligible to enroll during a special enrollment period. If we determine that the triggering event did not occur, we may take legal action, including but not limited to, canceling your coverage retroactively.



Effective dates

Your coverage start date will depend on the triggering event that you experience. If you are aware of a future triggering event, you may apply for new coverage up to 30 days in advance. Please review this chart to see your effective date.

Type	Receipt of application	Effective date
Loss of health care coverage	Any day of the month	First day of the month following the loss of coverage
Marriage or civil union registration	Any day of the month	First day of the month following the event
Birth, adoption, placement for adoption or placement in foster care	Any day of the month	Date of birth, adoption, or placement for adoption or placement in foster care
Determination by Connect for Health Colorado	Any day of the month	Any day of the month as determined by Connect for Health Colorado, including a retroactive date
Any other triggering event	Between the 1st and 15th of the month	First day of the following month
	Between the 16th and the last day of the month	First day of the second following month



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Signing up for coverage if you qualify for federal financial assistance

You may qualify for financial assistance from the federal government to help pay your premiums and/or out-of-pocket expenses. To qualify for financial assistance, you must enroll in your Kaiser Permanente plan or any other issuer's plan(s) through the Health Insurance Marketplace, Connect for Health Colorado. To learn more about

Connect for Health Colorado and its requirements for special enrollment periods and triggering events, visit connectforhealthco.com or call 1-855-PLANS-4-YOU (1-855-752-6749). You can also call us at **1-800-494-5314**. We can help you apply for a Kaiser Permanente plan on Connect for Health Colorado, too.



Signing up for coverage with Kaiser Permanente

Please complete these steps to apply with Kaiser Permanente during a special enrollment period. If you have any questions, please contact us, your agent, or your broker.

Be sure to:

- Submit your signed paper application or apply online at buykp.org/apply.
- Include your first month's premium.

- We must receive your triggering-event-confirmation letter within 10 calendar days of submitting your application or before the end of your special enrollment period, whichever comes first. If we don't receive a letter within 10 calendar days, we will cancel your application. You may reapply and submit the letter regarding the triggering event, but you must do so within the 60-day special enrollment period.

**Fax**

1-866-920-6471

**Mail**

Kaiser Permanente
California Service Center – KPIF
P.O. Box 23219
San Diego, CA 92193-9921

Have a question? We're here to help. Call **1-800-494-5314**.
Or contact your agent or broker.