



Broker Briefing

New Special Enrollment Rights effective April 1, 2009

A new federal law, the CHIP Reauthorization Act of 2009, will affect group health plan coverage starting April 1, 2009.

New special enrollment rights will be required for individuals (employees or dependents) who lose Children's Health Insurance Program (CHIP) or Medicaid coverage due to becoming ineligible for either CHIP or Medicaid.

The state of Colorado had already created a special enrollment right for a child's loss of CHIP coverage, due to a parent or guardian disenrolling the child. This enrollment right allows 90 days after loss of coverage for the child to enroll in the group health plan.

The new federal legislation states employees must request coverage under the group health plan no later than 60 days after the termination of CHIP or Medicaid.

Since RMHP is bound by both the state and federal laws, the 90 day timeframe for special enrollment will apply for both a child losing CHIP coverage and employees and dependents losing Medicaid coverage.

Unlike other loss of "creditable coverage" special enrollment rights, RMHP cannot require that a waiver of coverage have been completed to allow this special enrollment right for CHIP and Medicaid. A Change Form can be completed noting the reason for the special enrollment and sent to RMHP Enrollment and Billing Department.

RMHP will be ready to administer this new enrollment provision on April 1, 2009.

As always, if you have any questions, comments or need assistance, please call your Rocky Mountain Health Plans or CNIC Account Manager.

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