A Qualifying Event (QE) is a life status change that triggers a Special Enrollment Period (SEP), or opportunity for eligible employees and their dependents to make modifications to their enrollment. Employees and their dependents who <u>are enrolled</u> in a qualified health plan (QHP) may make certain changes to their enrollment during a qualifying SEP, and eligible employees and their dependents currently <u>not enrolled</u> may be able to enroll during a qualifying SEP. Most QEs must be reported within 30 days of their occurrence. Special Enrollment Periods can be requested by either the employer or employee in the portal or by the broker on behalf of the employee (see table below).

- **Employee** – Employees can report most Qualifying Events by clicking on the "*Report Change in Circumstance*" tab within the employee account. The employee will choose the type of change from a drop-down menu, add the date of occurrence, and click on "*Report Changes*".*
- **Employer** – The employer can report a QE on behalf of the employee by accessing the employee's account from the roster and using the "*Report Change in Circumstance*" function. Employers can also report certain termination QEs by deleting the employee from the employer roster and choosing the appropriate reason.
- **Broker** – From the broker dashboard, the broker can access an employee's account, and report a QE using the "*Report Change in Circumstance*" function. Brokers can also report certain termination QEs by deleting the employee from the employer roster and choosing the appropriate reason.

'Report Change in Circumstance' tab – EMPLOYEE account	Delete enrolled employee from roster – EMPLOYER account
Marriage	Employee(s) receive Medicare
Divorce/Legal Separation	Employee(s) receive Medicaid
Birth	Employee(s) receive TRICARE
Adoption	Employee(s) have VA coverage
Relocation	Change in Employee Hours (employee no longer eligible)
American Indian/Alaskan Native	Employment Terminated
Legal Orders	Death
Death	Retirement
Remove Enrolled Dependent(s)	*Employee(s) have insurance from another job – <u>not a QE</u>*
Loss of Medicaid/CHIP Coverage	*Employee(s) have insurance through spouse/partner – <u>not a QE</u>*
Loss of Health Insurance for Qualified Dependent	*Employee(s) has private insurance – <u>not a QE</u>*

* After clicking the "*Report Changes*" button, the Employee/Employer/Broker must complete the enrollment workflow, including adding or deleting a dependent, and may have to select a new tier of coverage when adding or deleting dependent(s) because of a Qualifying Event. The enrollment work flow must be completed through the signature page.

About COBRA: Certain qualifying events will open up a COBRA enrollment opportunity for an employee and/or dependents. If the reason for employee termination triggers a COBRA enrollment opportunity, the terminated employee will display on the Manage COBRA page with an 'Enroll' button after the termination date has passed. If the employee is not eligible for COBRA (i.e. due to death), but a dependent is eligible for COBRA enrollment, the employer has to click on the 'Add COBRA Beneficiary' button from the Manage COBRA page to add a dependent as the COBRA beneficiary and click the 'Enroll' button to send the dependent a COBRA enrollment opportunity. SBM COBRA enrollment is a two-part process: after the employer sends an enrollment opportunity to the employee or dependent, the employee or dependent will be able to enroll from their account or the broker or employer can enroll them (from the broker dashboard or from the employer roster). Clicking 'Enroll' from the Manage COBRA page does not complete the enrollment process. There are some qualifying events (Divorce/Legal Separation and Remove Enrolled Dependent) that will result in a COBRA enrollment opportunity for the dependent(s) only.

Chart 1. "Report Change in Circumstances" tab

Qualifying Event Definitions, Tasks, and COBRA Triggers			
Qualifying Event	**Definitions**	**Tasks**	**COBRA Trigger**
Marriage	Insured is legally married	Employee/Employer/Broker can use the Report Change in Circumstance function to add spouse to application, completing enrollment work flow (Employer must have offered dependent tiers of coverage). The spouse must be added. Coverage for the spouse will begin on the first of the month following the date of occurrence.	NO: This action does not trigger COBRA enrollment opportunity.
Divorce/Legal Separation	Insured is divorced or legally separated from spouse	Employee/Employer/Broker can use the Report Change in Circumstance function to remove spouse from application, completing enrollment work flow. The spouse must be removed. Coverage will end at the end of the month of the date of occurrence.	YES: This action will trigger COBRA enrollment opportunity for spouse if he or she was previously enrolled.
Birth	Insured has a child	Employee/Employer/Broker can use the Report Change in Circumstance function to add newborn to application, completing enrollment work flow (Employer must have offered dependent tiers of coverage). The new dependent must be added. Coverage for newborn is effective from the date of birth.	NO: This action does not trigger COBRA enrollment opportunity.

Qualifying Event	Definitions	Tasks	COBRA Trigger
Adoption	Insured legally adopts a child	Employee/Employer/Broker can use the Report Change in Circumstance function to add adopted dependent to application, completing enrollment work flow (Employer must have offered dependent tiers of coverage). The new dependent must be added. Coverage for the adopted child is effective on the date of adoption.	NO: This action does not trigger COBRA enrollment opportunity.
Relocation	Insured is relocated/moves outside of coverage area for current carrier	Employee/Employer/Broker can use the Report Change in Circumstance function to submit new address, completing enrollment work flow. Insured may need to choose new plan(s) if relocating outside of the coverage area of the existing plan(s).	NO: This action does not trigger COBRA enrollment opportunity.
American Indian/Alaskan Native	Applicant is an American Indian/Alaskan Native	The applicant's documentation must be verified. Employee applicant who is currently enrolled can use the Report Change in Circumstances function to upload the required documentation. Once the applicant is verified American Indian/Alaskan Native, he or she is allowed to change plans 1x per month as per Federal Law. The certification process should only be completed once.	NO: This action does not trigger COBRA enrollment opportunity.
Legal Orders	Court Order to provide (or not provide) coverage to dependent or spouse	Employee/Employer/Broker will not have the ability to modify coverage due to a Legal Order. Documentation can be uploaded to system using the Report Change in Circumstance function. DOH will review documentation and, if approved, open the enrollment. System will send notification to employee to modify enrollment.	NO: This action does not trigger COBRA enrollment opportunity.
Death	Insured or dependent passed away	Employer/Broker can use the Report Change in Circumstance function to report employee's death. Employee can report death of dependent and complete enrollment work flow. Employee or dependent must then be removed from account. Coverage will terminate on the date of death.	YES: This action will trigger COBRA enrollment opportunity for spouse and dependent(s) if they were previously enrolled.
Remove Enrolled Dependent(s)	Dependent has change in status. (i.e. dependent exceeds age limit on policy)	Employee/Employer/Broker can use the Report Change in Circumstance function to report dependent status change and complete enrollment work flow. Dependent must be removed from account. Coverage will terminate on the end of the month of the date of occurrence for the removed dependent.	YES: This action will trigger COBRA enrollment opportunity for dependent(s) if previously enrolled.

Qualifying Event	Definitions	Tasks	COBRA Trigger
Loss of Health Insurance for Qualified Individual	Insured <u>involuntarily</u> loses health insurance with minimum essential coverage	**Employee:** If an eligible Employee loses other minimum essential coverage, the Employer or the Broker can report this by updating the "Loss of Coverage" date for that Employee on the Roster, using the Edit function next to that Employee's name and entering the loss of coverage date by clicking on the calendar icon. Updating the loss of coverage date will open up an enrollment period for that Employee only.* **Dependent:** If a dependent of an enrolled employee loses other minimum essential coverage, the employee can report this in the "Report Change in Circumstance" tab by selecting, "Loss of Health Insurance for Qualified Dependent", adding the dependent to the enrollment application and completing the enrollment work flow (Employer must have offered dependent tiers of coverage). <u>The new dependent must be added. Coverage for employee or dependent is effective the day after the loss of other coverage. There will be no gap in coverage.</u> *All eligible employees should be included on the roster even if they choose to decline coverage during the open enrollment period. If an employee who loses other coverage is NOT on the Roster, he or she should be added as a new hire and enrolled.	NO: This action does not trigger a COBRA enrollment opportunity. Coverage for employee or dependent is effective the day after the loss of other coverage. There will be no gap in coverage.

Chart 2. Delete Enrolled Employee from Roster tab

Qualifying Event Definitions, Tasks, and COBRA Triggers			
Qualifying Event	**Definitions**	**Tasks**	**COBRA Trigger**
Employee(s) receive Medicare	Insured employee receives Medicare coverage	Employer/Broker can terminate coverage for the employee by deleting Employee off the Employer Roster, and selecting "Employee(s) receive Medicare" as the reason. Coverage will terminate at the end of the month. If applicable, the Employer/Broker can search for the eligible COBRA beneficiary from the Manage COBRA page and trigger a COBRA enrollment opportunity for the dependent(s). Dependent or Employer/Broker can complete the COBRA enrollment of dependent into group plan.	YES: This action will trigger COBRA enrollment opportunity for dependent(s) if previously enrolled

Change in Employee Hours	Insured employee has had hours reduced to ineligible status	If employee hours are reduced to a level that deems them no longer eligible, the employer can terminate coverage for the employee by deleting the employee from the Roster, selecting the reason 'Change in Employee Hours'. Coverage will terminate at the end of the month.	YES: This action will trigger COBRA enrollment opportunity for the employee and previously enrolled dependent(s).
Employment Terminated	Employee is terminated after insurance is effectuated (for any reason other than for gross misconduct)	If the employee is terminated from service, the Employer/Broker should terminate their enrollment by deleting the Employee from the Roster for the reason of 'Employment Terminated'. Coverage will terminate on the end of the month.	YES: This action will trigger COBRA enrollment opportunity for the employee and previously enrolled dependent(s).
Death	Employee dies	Employer/Broker can terminate coverage for the former employee by deleting the former employee off of the Employer Roster, selecting "Death" as the reason. Coverage will terminate on the date of death. Employer/Broker can search for the eligible COBRA beneficiary from the Manage COBRA page and trigger a COBRA enrollment opportunity for the dependents, if applicable Dependent or Employer/Broker can complete the COBRA enrollment of dependent into group plan.	YES: This action will trigger COBRA enrollment opportunity for dependent(s) if previously enrolled
Retirement	Employee retires	If the employee retires from service at their company, the Employer/Broker should delete the Employee from the Roster for the reason of 'Retirement'. Please note: If the Employer offers retiree benefits, the employee will be placed into the Retiree class. If the Employer **does not** offer retiree benefits, the employee and previously enrolled dependents may be eligible for COBRA.* *If employer discontinues retiree benefits, previous employees in the Retiree class (and dependents if applicable) may be eligible for COBRA.	YES: This action will trigger COBRA enrollment opportunity for the employee and previously enrolled spouse and/or dependent(s) if Employer does NOT offer retiree benefits. NO: This action will NOT trigger COBRA for the employee if the employer offers retiree benefits, but it may trigger COBRA for dependents, if employer offers employee-only retiree benefits.