How to Enter a Loss of Coverage Date for an Employee on the Employer Roster

When an Employee loses coverage (through a spouse, other job, etc.) and needs to enroll in their Employer Sponsored Health Insurance with the NYSoH, you may be able to give that Employee a new offer in just a few simple steps.

An Employer or Broker can use the **Loss of Coverage Date** on the Employer Roster for any employee that is:

- Currently not enrolled in Employer Sponsored coverage with NYSoH
- Has lost Minimal Essential Healthcare Coverage
- Has an existing offer from their Employer (this functionality will not work for an employee in "Not Yet Offered" status)

An Employee does not have to decline coverage to utilize this field

The Employee's NYSoH Employer Sponsored Coverage will begin the day after the Loss of Coverage Date entered.

Current direction on the Roster page:

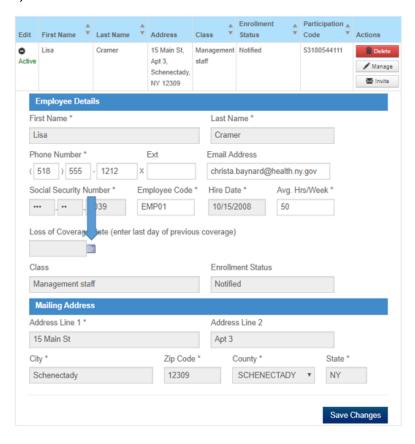
Manage Enrollments

- 1. After you have completed your enrollment offer, a participation code will be sent to all employees on your roster. Your employees will then have the ability to enroll themselves online, or can have customer service assist them. If you want to enroll one or all of your employees directly, you can use the **Enroll button** next to their name on the roster. You will then have to complete the enrollment process for each employee you are assisting.
- If your employee later wants access to the account you have created for them, use the Invite button. This will send an invitation code to the email address on file for this employee.
- To delete an employee from your insurance offer, you can select the **Delete button** next to the employee's name.

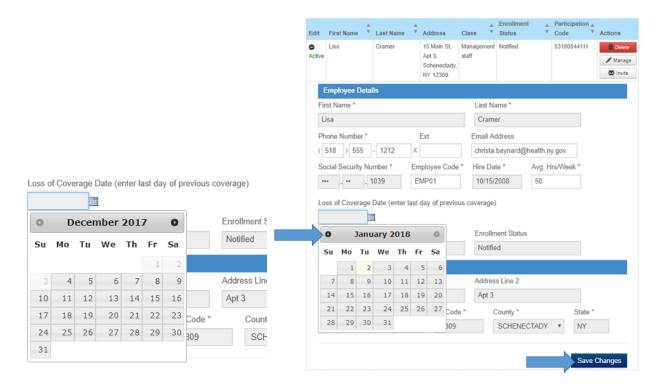


4. In order to enroll an employee who lost qualified health coverage during the plan year, select the +Active button to the left of the employee's name, and enter the loss of coverage date. This will open a Special Enrollment period and the employee will be allowed to enroll in a plan due to this qualified event and coverage will begin the day after the loss of Health Coverage.

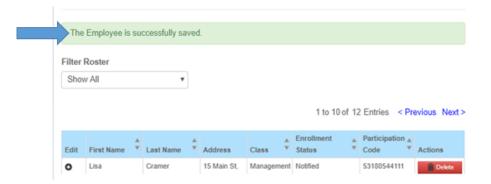
1. To enter the Employee's Loss of Coverage Date, click on the 'Loss of Coverage Date' calendar icon. The User must choose the last day of the previous coverage. (i.e. coverage ends on 12/18/17, choose 12/18/17 from the calendar to begin the NYSoH Employee policy effective 12/19/17)



2. The calendar contains the previous 30 days from today's date as well as 30 days into the future. The NYSoH coverage will begin the day *after* the Loss of Coverage. Click *Save Changes* when complete.



3. User will receive a message at the top of the Roster that the Employee was successfully saved.



4. Once the Employee successfully saves, click the *Create Offer* button at the bottom of the Roster page to put the Employee into a new Class/Offer.



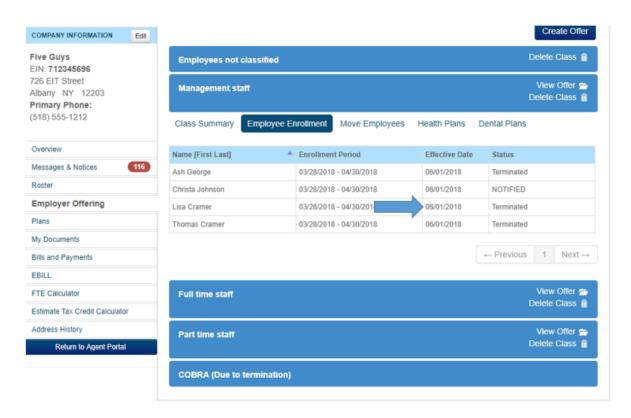
Deleted Employees

1 to 1 of 1 Entries < Previous Next >

Employee Code	Employee Name	SSN	Status	Termination Date	Primary Reason for Termination	Action
EMP08	Dylan McKay	***-**-1047	Deleted	12/31/2018	Employment Terminated	Move Back to Roster
						Remove from Roster



5. To view/verify the employee's new Effective Date, click on the *Employer Offering* tab on the left side navigation panel. Then, click the class name of the employee's class. Once in the class summary, click the subtab *Employee Enrollment* to view all employee's in the class. This will display the Enrollment Periods and Effective Dates for all Employee's listed.



**Since this employee's insurance takes effect on 12/19/17, this employee's monthly premium will be prorated from 12/19/17-12/31/17 for the month of June.

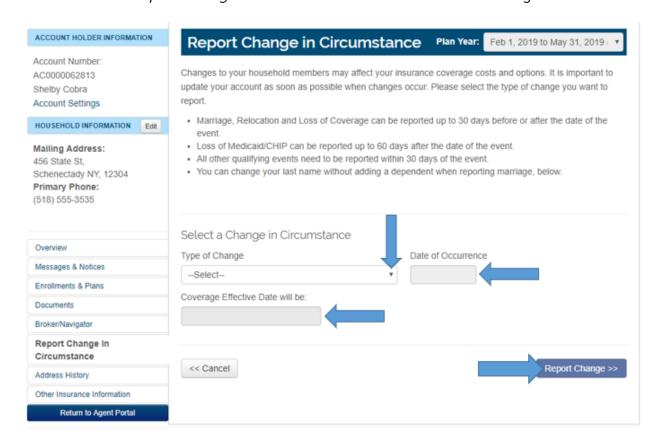
If the Loss of Coverage is reported between the 1st and 15th of the month, the Employer should see the new coverage on a mid-month rebill. Otherwise, it will appear on the next month's invoice. **

Directions on how to add a Loss of Coverage for a Dependent are below.

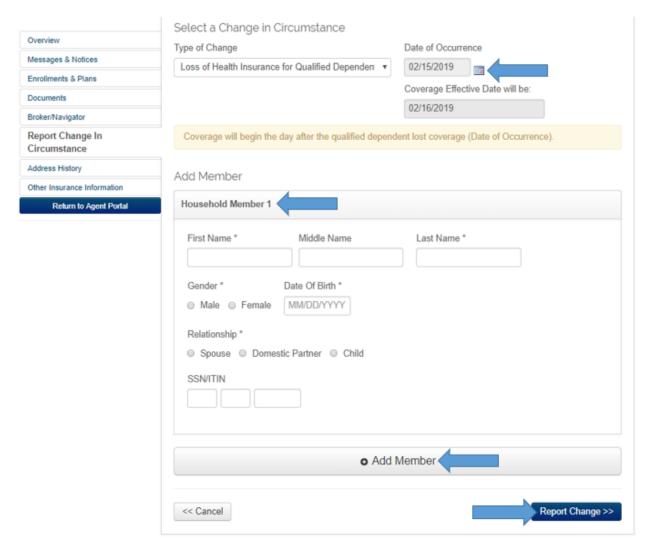
Dependent Loss of Coverage

If a dependent of an enrolled employee loses other Minimum Essential Coverage, the Loss of Coverage can be reported in the Employee account.

- The Employer must offer dependent tiers of coverage in order to add a dependent to coverage.
- 1. From the Broker portal, search for the Employee. Once in the Employee account, click the *Report Change in Circumstance* tab on the left-side navigation menu.



2. Select "Loss of Health Insurance for Qualified Dependent" from the drop-down menu. Once this is selected, a calendar icon appears to select the Date of Occurrence. Once both are selected, the "Coverage Effective Date Will Be" field will automatically populate with the dependent's effective date. The new dependent must be added in the populated field below. Click Add Member to add more than one dependent. Once finished adding dependents, click Report Change. Coverage will begin the day after the Date of Occurrence.



Note: All eligible employees should be included on the roster even if they choose to decline coverage during the open enrollment period. If an eligible employee who loses other coverage is NOT on the Roster, he or she should be added as a new hire and enrolled.

Any previously entered changes will be listed on the Change in Circumstance screen. These changes are listed in chronological order of their respective Effective Date.