

Enrollment periods

The following information applies to enrollment in plans *both on and off* the exchange, unless otherwise noted.

Open enrollment period

The open enrollment period begins October 1, 2013 and ends on March 31, 2014.

Outside open enrollment period

Individuals who experience a qualifying event will be able to enroll in a plan on or off the exchange outside the open enrollment period. These individuals will have a special enrollment period and, unless stated otherwise, they will have 60 calendar days from the date of a qualifying event to select a plan. Documentation/proof of Qualifying Events is required prior to enrollment. If it is not received, the individual(s) may not be enrolled.

Qualifying events for plans on the exchange

An individual loses Minimum Essential Coverage*, which includes a loss of eligibility for coverage as a result of:

- Legal separation or divorce
- Cessation of dependent status, such as attaining the maximum age
- Death of an employee
- Termination of employment
- Reduction in the number of hours of employment
- Any loss of eligibility for coverage for any of the following:
 - An individual no longer resides, lives or works in the Plan's Service Area
 - Termination of employer contributions
 - Exhaustion of COBRA benefits
- An Individual gains a dependent or becomes a dependent through marriage, birth, adoption or placement for adoption
- An individual, not previously a citizen, national, or lawfully present gains such status
- An Individual's enrollment or non-enrollment in a qualified health plan is unintentional, inadvertent, or erroneous and is the result of an error of the Exchange or Health and Human Services

Qualifying events for plans off the exchange

- Involuntary loss of Minimum Essential Coverage for any reason other than fraud, intentional misrepresentation of a material fact or failure to pay premium
- Loss of Minimum Essential Coverage due to dissolution of a marriage
- Marriage
- Adoption or placement for adoption
- Birth