## HIPAA Special Enrollments

These qualifying mid-year event health insurance election changes are permitted when you experience a Qualifying Midyear Event that is recognized as a HIPAA Special Enrollment event. These events are exempt from the consistency rule for health insurance coverage. These events include:

- Marriage
- Birth, Adoption, or Placement for Adoption
- Loss of other coverage
- Loss of eligibility under Medicaid or CHIP
- Gaining eligibility for premium assistance from Medicaid or CHIP

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| ***Health Insurance Coverage:*** | ▪ You may enroll.<br>▪ You may add eligible family members<br>*And*<br>▪ Change your plan. HMO members are required to select a primary care physician. |
| ***Health Flexible Spending Account:*** | ▪ See individual QME sheet for permitted changes |
| ***Dependent Care Flexible Spending Account:*** | ▪ See individual QME sheet for permitted changes. |

***Important Things To Know About Making An Election Change Request For This Event***

1. ***What documentation is required?*** *See individual QME sheet for documentation based on the event.*

2. ***How to submit the request.*** Starting with the last day covered under the other group plan, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency's Benefits Administrator.

3. ***When approved changes take effect.*** See individual QME sheets for effective date rules based on the event. Election changes are irrevocable once the effective date of the change has occurred.

4. ***Where to learn more.*** Visit www.dhrm.virginia.gov. The Employee Benefits link includes answers to frequently asked questions and helpful information about handling a life-changing event. For more details, contact your agency's Benefits Administrator.

***Reminder:*** If you miss this opportunity to submit your change request, your next chance will be at Open Enrollment or with another consistent Qualifying Mid-Year Event, whichever comes first. If you already have Family coverage and need to add eligible dependents, please see your agency's Benefits Administrator for additional information.