

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM
Coventry*One.*

2014 Special Enrollment Period



Agenda

- The Aetna & Coventry Value Wheel
- What is Special Enrollment Period?
- Review of Qualifying Events
- Aetna & Coventry Footprints of Product Availability
- Agent Support & Thank You

Aetna | Coventry Value Wheel

We *STILL* put people at the center of everything we do



What IS the Special Enrollment Period?

While open enrollment for 2014 Marketplace coverage ended March 31, a **special enrollment period** will allow a consumer to enroll in health coverage outside of the open enrollment period and have it be effective for this coverage year.

Product available both ON and OFF exchange during SEP .

QE* – Loss of employer coverage

Definition

Loss of employer coverage due to

-- termination of employment, or

-- reduction in hours, or

-- coverage no longer offered to individual's employment class.

This *includes* expiration of COBRA coverage and employer bankruptcy.

Supporting Documentation

Termination letter from employer if you have been terminated, or

Pay stubs both current & previous hours if hours have been reduced, or

Letter from employer stating no longer paying for insurance.

Application Submission

Within 60 days of coverage loss

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – No longer a dependent

Definition

Loss of employer or individual coverage because no longer eligible as a dependent

Supporting Documentation

Carrier letter documenting loss of coverage due to loss of dependent status, for example:

- dependent age maximum reached,
- death of policy holder, etc.

Application Submission

Within 60 days of loss of dependent eligibility event

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Divorce from policyholder

Definition

Loss of coverage due to the divorce or legal separation from a group or individual policy holder

Supporting Documentation

Copy of the divorce decree, legal separation agreement or custody agreement

Application Submission

Within 60 days of divorce

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Birth or Adoption

Definition

Addition of new dependent as a result of birth, adoption or placement for adoption or foster care

Supporting Documentation

Birth certificate, or
Adoption papers, or
Foster care papers

Application Submission

Date of birth, adoption or placement for adoption/foster

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Marriage

Definition

Addition of new dependent as a result of marriage

Supporting Documentation

Marriage license or domestic partner certificate

Will accept marriage license for same or opposite sex partner.

Application Submission

Within 60 days of event

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Loss of eligibility for health insurance exchange subsidies

Definition

Loss of eligibility for health insurance exchange subsidies

Supporting Documentation

Documentation showing that you are no longer eligible for a health insurance exchange subsidy.

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt.

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Newly eligible/ineligible for premium tax credit or cost-sharing reductions

Definition

Newly eligible or ineligible for advance payments of the premium tax credit, or change in eligibility for cost-sharing reductions.

Supporting Documentation

Documentation confirming the change in eligibility for premium tax credit or cost-sharing reductions.

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Renewal of pre-ACA Individual plan during 2014

Definition

The pre-ACA plan renewal or cancellation occurs in 2014.
Does not apply to short-term limited duration plans.

Supporting Documentation

Carrier letter communicating that current pre-ACA coverage will end on a certain date.

Application Submission

Within 30 days prior to or until 60 days after loss of coverage.

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Minimum essential coverage loss

Definition

Loss of existing policy with Minimum Essential Coverage, e.g. loss of employer contributions, Student health policy, Refugee Medical Assistance supported by the Administration for Children and Families, State high risk pool coverage

Supporting Documentation

Letter documenting Loss of Minimum Essential Coverage

Application Submission

Within 60 days of event

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Move

Definition

Permanent move to a new area that offers different plan options or moves out of HMO service area

Supporting Documentation

Proof of coverage in prior location AND proof of new residence location, e.g. utility bill or rental/lease agreement.

Application Submission

Within 60 days of event

Effective Date**

Discretion based on Customer Request:

--1st of the month following app receipt OR

--1st of the 2nd following month

(Will default to 1st of following month)

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – COBRA expiration

Definition

COBRA coverage ends

Supporting Documentation

Documentation showing the date that COBRA coverage ends and the people covered by the COBRA coverage.

Application Submission

Within 60 days of event

Effective Date**

1st day of month following app receipt

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Return from active military service

Definition

Newly eligible due to return from active military service

Supporting Documentation

Supporting paperwork confirming departure date from active military service

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Release from incarceration

Definition

Newly eligible due to release from incarceration

Supporting Documentation

Copy of certified letter documenting release date from incarceration

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Court order or Chapter 11

Definition

Coverage directed by Court Order or resulting from Chapter 11 filing

Supporting Documentation

Copy of legal supporting documentation requiring health coverage

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Unintentional error

Definition

Unintentional error or enrollment/disenrollment in HIX plan is unintentional or erroneous

Supporting Documentation

Documentation confirming the unintentional error.

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

QE* – Material violation by health plan

Definition

Material violation by a Health Plan or HIX plan violated a material provision of its contract

Supporting Documentation

Health Plan documentation confirming the violation

Application Submission

Within 60 days of event

Effective Date**

1st-15th of month: 1st day of month following app receipt

16th-last day of month: 1st day of 2nd following month

* Nevada allows a customer without a qualifying event to be enrolled for coverage year round subject to a 90 day waiting period between date of application and effective date.

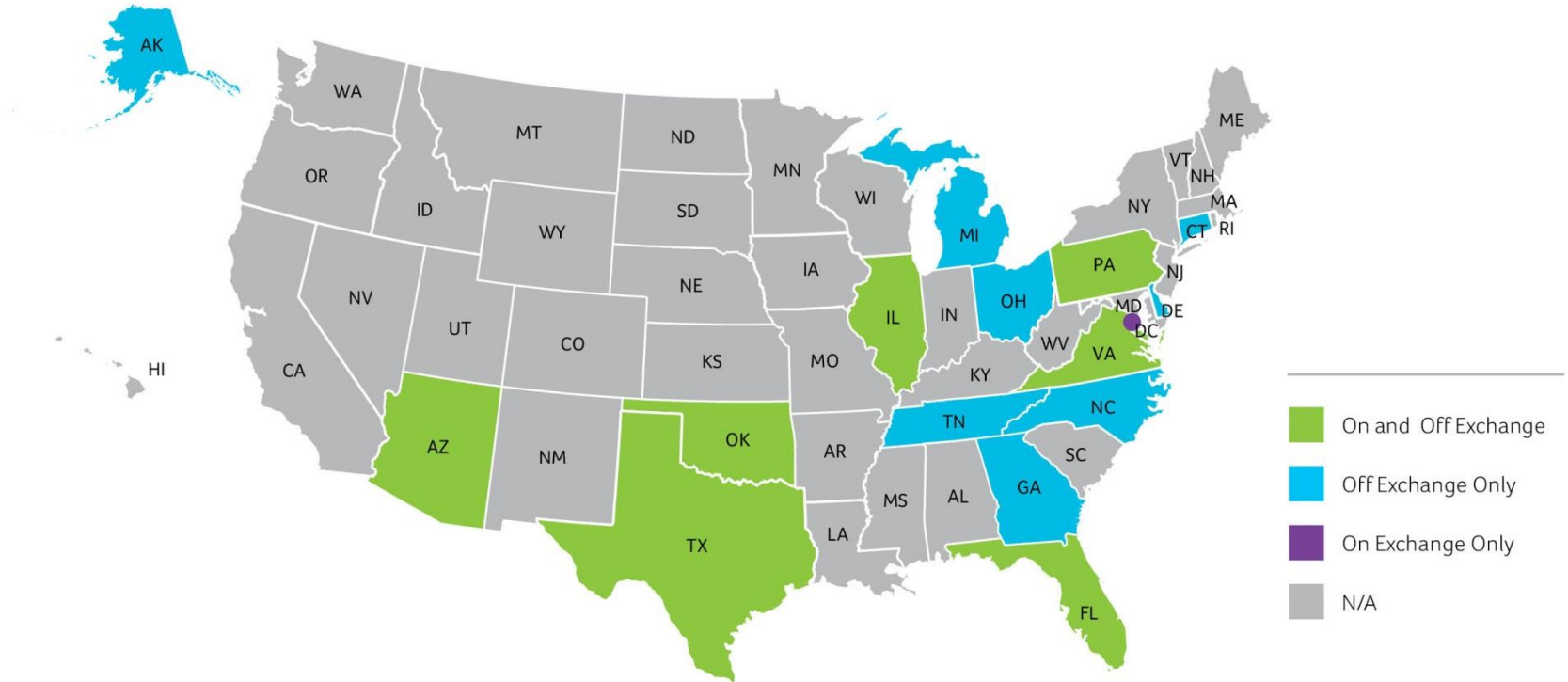
** Will not occur before the Qualifying Event.

Applicants who are not US citizens

Documentation of legal status must be submitted for each applicable person.

- Alien Registration Receipt Card with photograph (INS Form 1-151 or 1-551)
- US passport (updated or expired)
- Certificate of US Citizenship (INS Form N-560 or N-561)
- Certificate of Naturalization (INS Form N-550 or N-570)
- Updated foreign passport with I-551 stamp or INS Form I-94 indicating unexpired employment authorization
- Updated Temporary Resident Card (INS Form I-688)
- Updated Employment Authorization Card (INS Form I-766 or I-688B)
- Updated Reentry Permit (INS Form 1-327)
- Updated Refugee Travel Documents (INS Form I-571)
- Updated Employment Authorization Document issued by the INS containing a photograph (INS Form I-688B)
 - L-1 Visa
 - L-2 Visa
- H1B Visa (H4 visa for their spouse and children is acceptable for the same expiration date as the H1B visa. Both are required as proof of eligibility)

Aetna 2014 snapshot



On and Off Exchange

Arizona
Florida
Illinois
Oklahoma

Pennsylvania
Texas
Virginia

Off Exchange Only

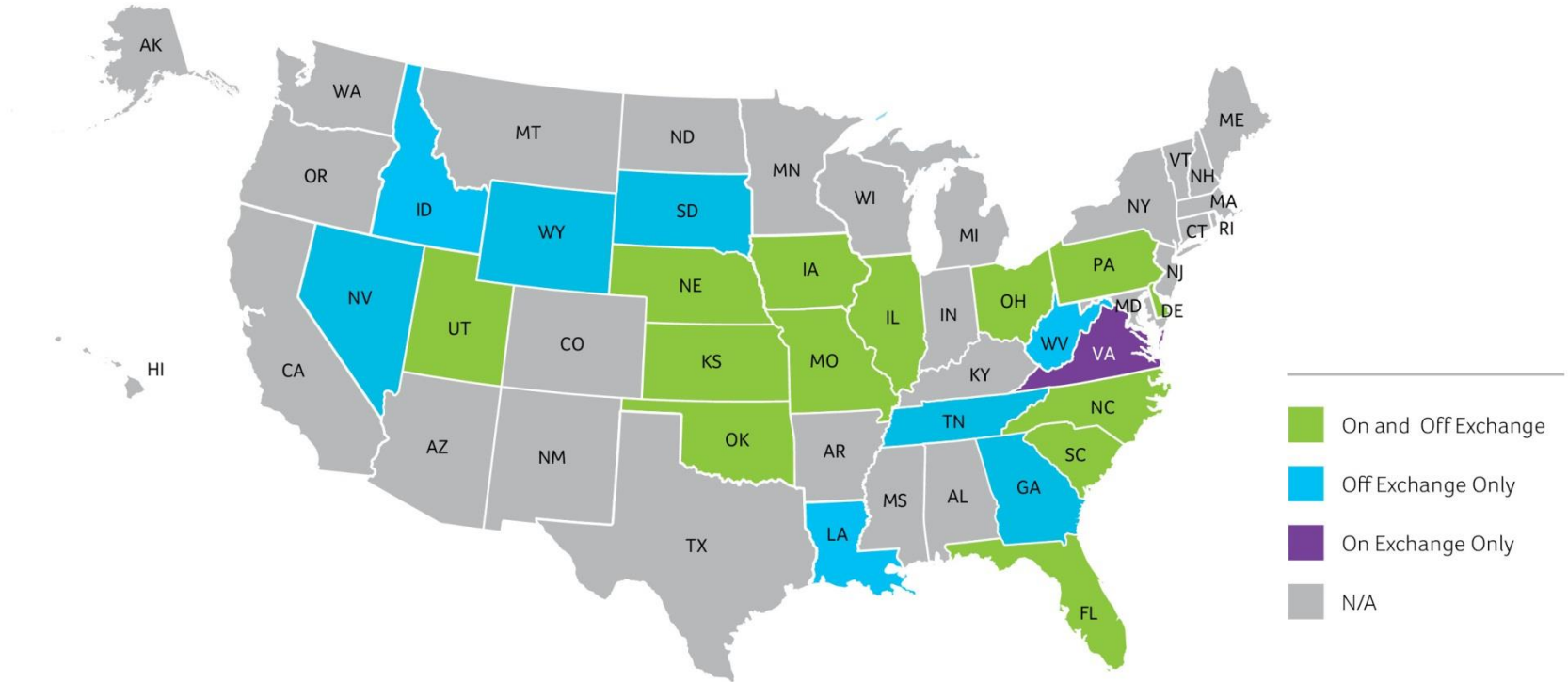
Alaska
Connecticut
Delaware
Georgia

Michigan
North Carolina
Ohio
Tennessee

On Exchange Only

Washington, D.C.

Coventry 2014 snapshot



On and Off Exchange

Delaware
Florida
Illinois
Iowa
Kansas

Missouri
Nebraska
North Carolina
Ohio
Oklahoma

Pennsylvania
South Carolina
Utah

Off Exchange Only

Georgia
Idaho
Louisiana
Nevada

South Dakota
Tennessee
West Virginia
Wyoming

On Exchange Only

Virginia

Agent Support

Aetna: **1 – 888 – 542 – 3862**

Coventry: **1 – 888 – 440 – 5277**



Thank you

Good Luck and Good Selling!

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