

Off-exchange Common Qualifying Events*

Aetna Individual Policies – 2014

Qualifying Event	Definition	Supporting Documentation	Application Submission:	Effective Date**
Loss of employer coverage	Loss of employer coverage due to termination of employment (voluntary or involuntary), reduction in hours or coverage no longer offered to individual's employment class	<ul style="list-style-type: none"> - 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. - Document confirming: (1) loss of job-based coverage, (2) members covered on job-based coverage, (3) date of coverage loss. 	Within 60 days of coverage loss	1st day of mo. following app receipt**
No longer a dependent	Loss of employer or individual coverage because no longer eligible as a dependent	<ul style="list-style-type: none"> - Carrier letter documenting loss of coverage due to loss of dependent status, for example: <ul style="list-style-type: none"> - dependent age maximum reached, - death of policy holder, etc. 	Within 60 days of loss of dependent eligibility event	1st day of mo. following app receipt**
Divorce from policyholder	Loss of coverage due to a Divorce	Copy of the divorce decree or custody agreement	Within 60 days of divorce	1st day of mo. following app receipt**
Loss of Government Sponsored Plan, including Medicaid or CHIP	Loss of Medicaid, CHIP, Medicare, TRICARE, Veterans programs, Peace Corps program, Non-appropriated Fund Health Benefits Program Dept. of Defense	Termination letter of loss of the Government sponsored plan coverage from the administrator including the date of the loss of coverage	Within 60 days of loss of Government Sponsored Plan	1st day of mo. following app receipt**
Birth or adoption or foster care or legal guardianship	Birth, adoption or placement for adoption or foster care or legal guardianship triggers an Event for enrollment, plan change or dependent addition	<ul style="list-style-type: none"> - Birth certificate, - Adoption papers , or - Foster care papers - legal guardianship papers 	Within 60 days of event	Date of birth, adoption or placement for adoption or foster care or legal guardianship**
Marriage	Marriage triggers an Event for enrollment, plan change or dependent addition for either spouse	Marriage license or domestic partner certificate	Within 60 days of event	1st day of mo. following app receipt**

* The above list is not intended to be comprehensive of all qualifying events. Nevada allows a customer without a qualifying event to be enrolled for coverage, subject to a 90 day waiting period between date of application and effective date. New York & New Jersey residents require proof of state residency: 1) Current tax form OR 2) NY Driver's License OR 3) Mortgage/Lease and Utility bill.

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Off-exchange Common Qualifying Events* continued

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Termination of a pre-ACA plan during 2014	The pre-ACA plan terminated by carrier in 2014. Also applies where carrier offers renewal which member declines. Does not apply to short-term limited duration plans.	Carrier letter communicating that current pre-ACA coverage will end on a certain date.	Within 30 days prior to loss of coverage or until 60 days after	1st day of mo. following app receipt**
Loss of Minimum Essential Coverage	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, Medicare Advantage Plans, State high risk pool coverage	Letter documenting Loss of Minimum Essential Coverage	Within 60 days of event	1st day of mo. following app receipt**
COBRA Expiration	COBRA coverage is exhausted at the end of the COBRA period.	Documentation showing the date that COBRA coverage ends and the people covered by the COBRA coverage.	Within 60 days of event	1st day of mo. following app receipt**
Return from active military service	Newly eligible due to return from active military service	Supporting paperwork confirming departure date from active military service	Within 60 days of event	1st-15th of mo: 1st day of mo. following app receipt.** 16th-last date: First day of 2nd following mo.**
Move	Permanent move to a new area that offers different plan options or moves out of HMO service area	Proof of prior residence location AND proof of new residence location, e.g. utility bill or rental/lease agreement.	Within 60 days of event	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)

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Off-exchange Common Qualifying Events* continued

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Release from Incarceration	Newly eligible due to release from incarceration	Copy of certified letter documenting release date from incarceration	Within 60 days of event	1st-15th of mo: 1st day of mo. following app receipt.** 16th-last date: First day of 2nd following mo.**
Employer's Bankruptcy Results in Loss of Coverage for Retirees	Retiree coverage is terminated due to Employer Bankruptcy, i.e. Chapter 11 filing	Copy of legal supporting documentation requiring health coverage	Within 60 days of event	1st-15th of mo: 1st day of mo. following app receipt.** 16th-last date: First day of 2nd following mo.**
Unintentional Error	Unintentional error or Enrollment/disenrollment in HIX plan is unintentional or erroneous	Documentation confirming the unintentional error.	Within 60 days of event	1st-15th of mo: 1st day of mo. following app receipt.** 16th-last date: First day of 2nd following mo.**
Material violation by health plan	Material violation by a Health Plan or HIX plan violated a material provision of its contract	Health Plan documentation confirming the violation	Within 60 days of event	1st-15th of mo: 1st day of mo. following app receipt.** 16th-last date: First day of 2nd following mo.**
Newly eligible/ineligible for exchange subsidies or premium tax credit or cost-sharing reductions.	Newly eligible or ineligible for advance payments of the exchange subsidies or premium tax credit, or change in eligibility for cost-sharing reductions.	Documentation confirming the change in eligibility for exchange subsidy or premium tax credit or cost-sharing reductions.	Within 60 days of event	1st-15th of mo: 1st day of mo. following app receipt.** 16th-last date: First day of 2nd following mo.**

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If an applicant or dependent is not a US Citizen, then proof of state residency is required. Acceptable documents include: current Income Tax document, state Driver's License, or mortgage/lease and utility bill.

THIS INFORMATION IS INTENDED FOR BROKERS ONLY. Aetna Health Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company. Aetna Health Plans (HMO/HNO) are underwritten by Aetna Health Inc. ("Aetna" refers to Aetna Life and/or Aetna Health Inc.). In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.