



Focus on: REFORM



Eligibility and Underwriting Rules



New IBU Underwriting Guidelines

- ☒ Child Only Policies
- ☐ Medicare Eligibles
- ☒ Smoking Surcharge
- ☒ Pre-existing Conditions

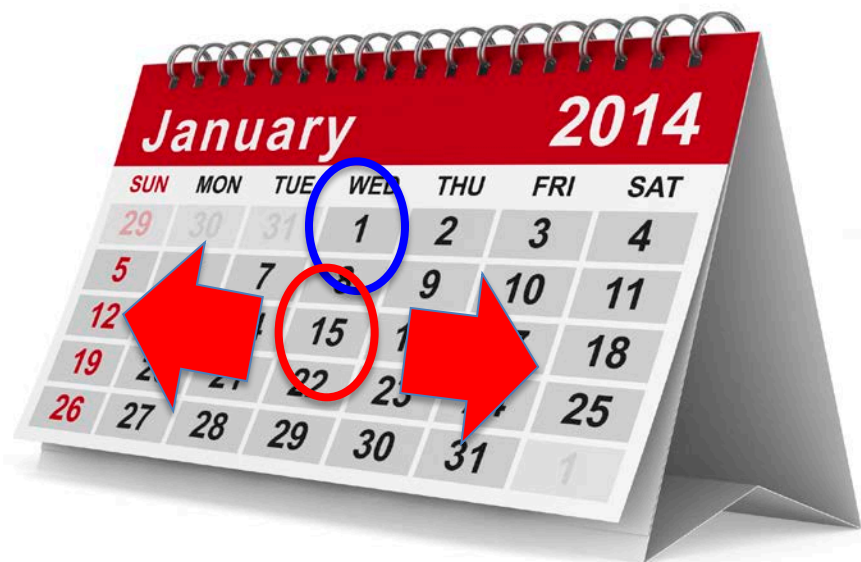


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Open Enrollment

October 1, 2013 – March 31, 2104



- ☐ If on or before 12/24, effective date is 1/1/14
- ☐ If received before 15th, effective date is first of the next month
- ☐ If received after 15th, effective date is first of the second month



Enrollment Criteria

- ☐ Annual Open Enrollment
- ☐ Special Enrollment Event
- ☐ Member enrollment guidelines
 - ☐ Member may be eligible for group
 - ☐ Member may have multiple policies
 - ☐ **Employer** may not pay the premium
 - ☐ Member is a resident of Michigan
 - ☐ Member may not be eligible for Medicare



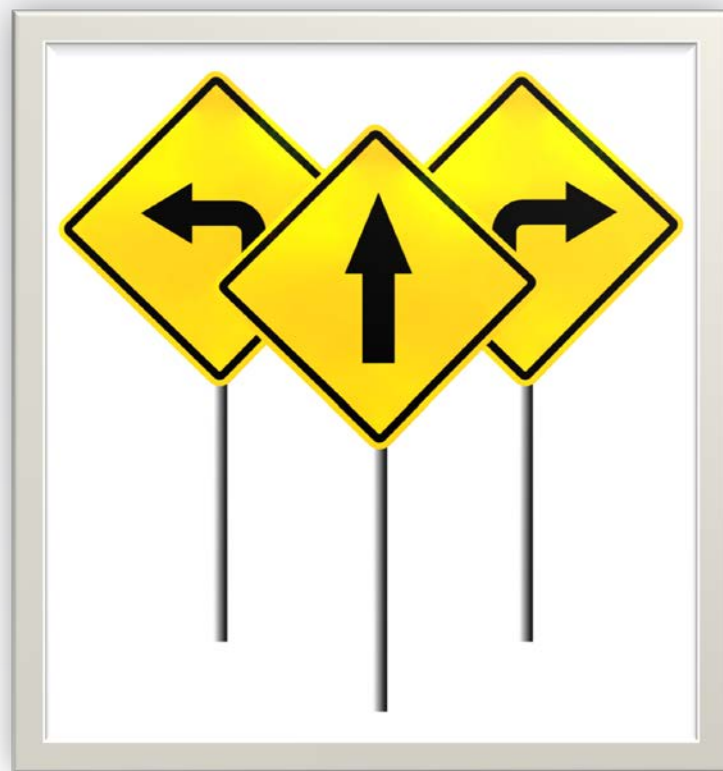
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Special Enrollment Period (SEP)

After the open enrollment period is closed, a member may change plans or make enrollment changes only if they experience a qualifying event

- ☐ The member generally must request the change within 60 days of the qualifying event
- ☐ Effective dates depend on the qualifying event
- ☐ Certain qualifying events create a SEP for the member and their dependents
- ☐ **Native Americans** may switch plans **On the Marketplace** only *for any reason* up to once per month throughout the calendar year





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Special Enrollment Periods: Gaining a Dependent is a qualifying event

- ☐ Marriage
- ☐ Birth
- ☐ Adoption or Placement for Adoption
- ☐ Legal Guardianship



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Special Enrollment Period: Newly Eligible or Ineligible for Subsidy

- ☐ Person newly eligible or ineligible for advance payment of a premium tax credit, or experiences a change in eligibility for cost-sharing reductions
- ☐ The Change in Subsidy will only be determined by the Marketplace.
- ☐ BCBSM will no longer have 'hardship' changes - Financial hardship must result in a change in APTC eligibility status before the member can make changes to their plan

Note: *If the member no longer qualifies for a subsidy, enrollment could occur off the Marketplace*



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Special Enrollment Period: Loss of Minimum Essential Coverage is also a qualifying event

- ☐ Termination of employment or employer contributions
- ☐ Employer no longer offers coverage
- ☐ Loss of coverage due to reduction in hours
- ☐ Exhaustion of COBRA

Note: experiencing a change in premium rates is not a qualifying event



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Special Enrollment Period: Life Events

- ☐ The death of the primary policy holder
- ☐ A child no longer qualifies as a dependent
- ☐ The release of incarceration



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Special Enrollment Period: Loss of Minimum Essential Coverage

Gina just moved here from California. Because she no longer resides, lives or works in the service area she qualifies for an SEP. She would also qualify if she:

- ☐ Relocates to the jurisdiction of a new Exchange
- ☐ Relocates to the US after residing outside of the US

