

Life Qualifying Event Eligibility

You may be eligible through a Qualifying Life Event to enroll for healthcare coverage with the City of Columbus' Health Plan. HIPAA Special enrollments also allow employees and their eligible dependents to enroll in the City of Columbus' health plan. Qualifying Life Events and HIPAA Special Enrollment Rights are life changing events that occur outside of the annual open enrollment period. During a Qualifying Life Event or HIPAA Special Enrollment, you and your family can enroll for or terminate health coverage due to one of the following events occurring. ALL QUALIFYING LIFE EVENTS AND HIPAA SPECIAL ENROLLMENT EVENTS MUST BE COMPLETED WITHIN 30 DAYS OF THE EVENT DATE. (Some special event dates apply).

***It is important to remember that if you do not notify your division human resources representative and complete the paperwork/system transaction within 30 days of the event period, you must wait until the City of Columbus' next annual open enrollment period. (Standard open enrollment period is February, special enrollment periods may apply).

Qualifying Life Events			
LIFE EVENT	COVERAGE CHANGE	COMPLETED SYSTEM TRANSACTION AND PAPERWORK MUST BE SUBMITTED BY	COVERAGE BEGINS OR ENDS ON
Add a new dependent to coverage.	You may add a dependent to your coverage due to a birth, adoption, placement for adoption, or legal guardianship of a child.	Within 30 days of the event date or legal court documentation stamped into record.	Coverage begins on the event date.
Marriage or enter into a Domestic Partner relationship.	You may add your Spouse or Domestic Partner to your coverage due to marriage or domestic partnership. You may also opt out of the City's health plan to enroll in your Spouse's health plan due to a marriage or domestic partnership.	Within 30 days of the event date.	Your spouse's or partner's coverage begins on the first day of the month following the date of marriage or partnership establishment and affidavit. If you opt out of the plan, coverage will terminate on the last day of the month following the event date.
Loss of Other Coverage . A change in you, your Spouse or Domestic Partner's employment or loss of health coverage (other than coverage under the Medicare or Medicaid programs) under another employer's group health plan.	You may add your Spouse/Domestic Partner to your coverage due to a change in your Spouse/Partner's employment or loss of group health coverage (other than coverage under the Medicare or Medicaid programs) under another employer's group health plan.	Within 30 days of the event date.	Coverage begins on the first day of the month following the event date.
Divorce, dissolution or legal separation.	If you experience a divorce/dissolution or legal separation, your former Spouse must be removed due to he or she no longer meeting the eligibility rules of the healthcare plan, an ineligible dependent. If you legally separate, you may remove your spouse as ordered by the court certified legal separation agreement. If you have been insured under your Spouse's plan, you may enroll in the City's plan due to loss of coverage.	Within 30 days of the event date.	Your Spouse’s coverage will terminate on the date of the divorce decree or the date as documented in the court certified dissolution or legal separation. If you enroll in the City's plan, coverage begins on the date of the divorce decree or the date as documented in the court certified dissolution or legal separation agreement.
Loss of coverage due to the exhaustion of another employer's COBRA benefits, provided you were paying for premiums on a timely basis.	You (and your family) may enroll in the City's plan due to loss of coverage.	Within 30 days of the event date.	Coverage begins on the first day of the month following the event date.
The death of a Spouse, Domestic Partner or dependent.	You may remove your Spouse, Domestic Partner or dependent due to death.	Within 30 days of the event date.	Coverage will end on the event date.
Dependent reaches maximum age. Your dependent child is no longer eligible due to the maximum age (26 yrs.).	Dependent removed due to reaching the maximum age.	Within 30 days of the event date.	Coverage will end the last day of the dependent's 25th year.

Gain of Other Coverage. You or your covered dependent experiences a life event (such as marriage or employment offering insurance) and no longer chooses to be covered under the City's plan.	You may disenroll or remove your dependent due to a marriage or gain other coverage life event.	Within 30 days of the event date.	Coverage will end on the last day of the month following the event date.
Ineligible Status. Benefits are no longer offered by another plan to a class of individuals that include you or your eligible dependent(s).	You (and your family) may enroll in the City's plan due to loss of other coverage.	Within 30 days of the event date.	Coverage begins on the first day of the month following the event date.
Loss of other Coverage. HIPAA Special Enrollment Rights: Termination of you or your dependent's Medicaid, Children's Health Insurance Program (CHIP) or State Children's Health insurance Program (SCHIP) coverage as a result of loss of eligibility.	You may enroll or add your dependent to the City's health plan due to loss of coverage.	Within 60 days of the event date.	Coverage begins on the first day of the month following the event date.
Change in employment status. Meets eligibility hours.	You (and your family) may enroll in the City's plan due to meeting the eligibility requirements of your work hours and status.	Within 30 days of the event date.	Coverage begins on the first day of month following the event date.
Change in employment status. Does not meet eligibility hours.	You (and your family) may disenroll in the City's plan due to not meeting the eligibility requirements of work hours and status.	Within 30 days of the event date.	Coverage will end on the last day of the month following the event date.
Termination of your domestic partnership.	You may remove your domestic partner due to termination of partnership life event.	Within 30 days of the event date.	Coverage will end on the event date.
Loss of Coverage. Contributions were no longer paid by another employer (this is true even if you or your eligible dependent continues to receive coverage under the prior plan and to pay the amounts previously paid by the employer).	You (and your family) may enroll in the City's plan due to the employer ceasing to pay plan contributions.	Within 30 days of the event date.	Coverage begins on the first day of the month following the event date.
ACA Eligible.	You (and your family) may enroll in the City's plan due to meeting the ACA required status and hours worked during the lookback period.	Within 30 days of the event date.	Coverage begins on the first day of March following the annual enrollment with an active election.