

Frequently Asked Questions

Qualifying events with carrier COVID-19 special enrollment offering & related scenarios

1. Can an employee drop medical coverage during the carrier special enrollment period?

No. The special enrollment period is only to allow employees/dependents who were previously not covered under the plan to join the plan.

2. If a spouse's employer is offering a special enrollment, can a covered employee drop coverage to join that plan?

Yes, this would be a qualifying event to drop coverage just like an employee can do during a spouse's open enrollment period.

3. If an employer allows an employee to drop based on #2 above, should they require documentation?

An employer should require the same level of documentation they would require an employee requesting to drop due to a spouse's open enrollment. If they require proof of new election they should do that here too. If they do not normally require documentation, then they do not need require it for this.

4. If the employer offers multiple plan options, such as a PPO and HDHP, can an employee change between plans during this enrollment period?

No, this special enrollment period is just to add employees/dependents who were not currently covered under the plan.

5. If a spouse loses their job, can the employee drop their own insurance even if their job/coverage isn't affected?

No, a spouse losing their job is not a QLE for the EE to drop coverage. The only way this may be an option is if the family now qualifies for Medicaid and then the EE could drop coverage based on gaining eligibility to Medicaid.

6. If an employee's child care provider closed, can he change a DCAP election?

Yes, if you no longer require paid child care you can reduce your election to account for this.