

Qualifying Events: Enrollment Documents

Individuals can only obtain coverage outside of Open Enrollment if they have experienced a Qualifying Event listed below. Documents to prove the date and reason for the Qualifying Event will be required. The application and first month's premium payment are required within 31 days of the Qualifying Event. The policy effective date will be the first day of the first month following the Qualifying Event. Newborn and adopted Dependents are effective the date of birth, date of adoption, or date of placement for adoption.

Qualifying Event	Description	Documentation Needed
Termination of Employment	Termination of Employment applies to resigning from your position or being terminated from an employer.	Letter from previous employer stating termination date, last date of group insurance coverage, names of all covered dependents, employer contact name and title, signed by administrator/owner on company letterhead _____ Or Provide _____ Employer Documentation Form
Dependent Child(ren) Loss of Coverage	A child can enroll onto a child-only health plan if a parent/guardian voluntarily disenrolls them from the parent's group health plan during the group's Open Enrollment period.	Letter from employer stating Open Enrollment period, names of terminating dependents, last date of coverage, signed by administrator/owner on company letterhead _____ Or Provide _____ Employer Documentation Form
Dependent Turns Age 26	When a dependent covered on a parent's plan turns age 26, they will lose coverage.	Certificate of Credible Coverage showing the terminating dependent _____ Or _____ Letter from current carrier stating the dependent's coverage will cease due to turning age 26 _____ Or _____ Employer Documentation Form
Exhaustion of COBRA	Once COBRA runs out it is a Qualifying Event.	Letter stating exhaustion of COBRA, date COBRA ends, and all affected members
Employer No Longer Offers Group Coverage	If an Employer decides to stop offering group coverage the currently covered employees have a Qualifying Event.	Copy of Letter sent to group carrier requesting termination of the group coverage, date of termination, signed by administrator/owner, on company letterhead _____ And _____ Prior Carrier Last Billing Statement
Status Change/Reduction of Hours	An employee is moving from Full-time to Part-time or PRN and is no longer eligible for group coverage	Letter from employer stating date of status change/reduction of hours, if employee is still eligible for group insurance coverage, last date of group insurance coverage, names of all dependents affected, signed by administrator/owner on company letterhead _____ Or _____ Employer Documentation Form
New Employer Guideline – No Dependent Coverage	If an Employer decides to stop offering group coverage to the dependents of employees the currently covered dependents have a Qualifying Event.	Letter from employer stating new guidelines to no longer offer coverage to dependents, names of affected dependents, last date of coverage, signed by administrator/owner on company letterhead

Qualifying Event	Description	Documentation Needed
Loss of Minimum Essential Coverage <i>(not including failure to pay premiums or voluntary termination)</i>	When coverage is moved to an ACA plan at renewal or no longer offered.	Letter documenting Loss of Minimum Essential Coverage, loss of coverage date, and all affected dependents
Marriage	Congratulations! Getting married is a Qualifying Event for the bride and groom.	Copy of Marriage Certificate with Seal Or Documentation showing Marriage Certificate was filed in court
Birth, Adoption, or Placement for Adoption	Having a baby, adopting a child, or placement of a child in the adoption process is a Qualifying Event for the new dependent(s) and the parents.	Birth: The application will provide the date of birth Adoption or Placement for Adoption: Adoption documentation showing date of adoption or date of placement for adoption
Divorce/Legal Separation	A divorce or legal separation provides both parties the opportunity to begin coverage.	Complete Dissolution of Marriage including Judge's/ Commissioner's signature
Court Order, Legal Guardian, or Medical Support	Court ordered coverage can be from a judge or through the Division of Family Services. Obtaining Legal Guardianship of a person is also a Qualifying Event.	Court document signed by Judge/Commissioner requiring medical support or granting Legal Guardianship Or Letter from Division of Family Services <i>*Notary is not a Valid Document</i>
Exceeds Maximum Income Allowance for MO Healthnet (Medicaid)	This occurs when an individual or family's income increases to the amount surpassing the Medicaid income level qualifications.	Letter from Medicaid indicating individual exceeds the Maximum Income Allowance for MO Healthnet <i>*Any other reason listed for loss of Medicaid is not a Qualifying Event</i>
Dependent Child(ren) Rejected for MO Healthnet (Medicaid)	A rejection letter will arrive after a determination has been made by Medicaid that the applicant(s) does not qualify for the program.	Letter from MO Dept. of Social Services or MO Family Support Division that states rejection for MO Healthnet with Dependent Child(ren) names(s). <i>*Rejection for failure to cooperate or provide requested information is not a Qualifying Event</i>
Death of Contract Holder	When a dependent loses coverage due to the death of the contract holder.	Certificate of Credible Coverage And the following • Copy of Obituary • Copy of Death Certificate
Moved to the Southwest Missouri Area	Welcome to Southwest Missouri. If your current plan ended when you moved you have a qualifying event.	Documentation from Prior Carrier stating coverage termination due to moving outside of their Network Area And the following • Utility Bill with Prior Address • Proof of residence in Network Area

Information May Be Submitted to Cox HealthPlans Via:

E-Mail (encrypted required): individualmarketing@coxhealthplans.com

Fax: (417) 269-4667

Mail: P.O. Box 5750 • Springfield, MO 65801-5750

Delivered: 3200 S. National Ave Bld. B • Springfield, MO 65807-5750