

# ***HEALTH BENEFITS E-NEWS***

*Department of Human Resource  
Management  
Office of Health Benefits*

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## **Office of Health Benefits Will Now Review Qualifying Mid-Year Event (QME) Changes**

In an effort to ensure the state health benefits program maintains compliance with IRS Section 125, health plan changes requested outside of Open Enrollment will be reviewed and, if approved, entered into BES by the Office of Health Benefits (OHB). Effective immediately, please send all plan change requests based on QMEs to [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov), or FAX to (804) 371-0231.

The IRS “general consistency rule” for mid-year election changes specifies that a change request must satisfy a consistency requirement. A change is consistent “if the election change is *on account of and corresponds with*” the change that is being requested.

The consistency rule has always been in place. This was noted on the “Enrolling and Making Changes” page on the DHRM website. However, several agencies have communicated to OHB that some Human Resources staff and state employees in general continue to face challenges in understanding changes based on the consistency rules.

OHB is currently reviewing each QME to evaluate the actions allowed based on the IRS rule for consistency. The QME page on the DHRM website is currently unavailable. Please discontinue using any printed versions of the QME sheets that you may have. The QME sheets will be revised to reflect changes allowed based on IRS rules, including new rules under the Affordable Care Act. If you or your employees have questions regarding the program rules, please contact OHB.