

## HIPAA Special Enrollments

These qualifying mid-year event health insurance election changes are permitted when you experience a Qualifying Midyear Event that is recognized as a HIPAA Special Enrollment event. These events are exempt from the consistency rule for health insurance coverage. These events include:

- Marriage
- Birth, Adoption, or Placement for Adoption
- Loss of other coverage
- Loss of eligibility under Medicaid/CHIP
- Gaining eligibility for Medicaid/CHIP premium assistance

### **Health Insurance Coverage:**

- You may enroll.
- You may add eligible family members  
*And*
- Change your plan. HMO members are required to select a primary care physician.

### **Health Flexible Spending Account:**

- See individual QME sheet for permitted changes
- See individual QME sheet for permitted changes.

### **Dependent Care Flexible Spending Account:**

#### ***Important Things To Know About Making An Election Change Request For This Event***

- 1. What documentation is required?** See individual QME sheet for documentation based on the event.
- 2. How to submit the request.** Starting with the last day covered under the other group plan, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency's Benefits Administrator.
- 3. When approved changes take effect.** See individual QME sheets for effective date rules based on the event. Election changes are irrevocable once the effective date of the change has occurred.
- 4. Where to learn more.** Visit [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov). The Employee Benefits link includes answers to frequently asked questions and helpful information about handling a life-changing event. For more details, contact your agency's Benefits Administrator.

**Reminder:** If you miss this opportunity to submit your change request, your next chance will be at Open Enrollment or with another consistent Qualifying Mid-Year Event, whichever comes first. If you already have Family coverage and need to add eligible dependents, please see your agency's Benefits Administrator for additional information.