

State of Idaho
DEPARTMENT OF INSURANCE

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WILLIAM W. DEAL
Director

BULLETIN NO. 09-13

DATE: September 29, 2009

TO: Disability/Health Carriers and Producers

FROM: William W. Deal, Director

SUBJECT: Special Enrollment Rights under Group Health Plans

The federal CHIP Reauthorization Act of 2009 (Public Law 111-3) included revisions to the special enrollment rights for group health plans. Carriers authorized to offer disability/health insurance in Idaho must conform to the requirements of this act for all group health benefit plans issued for use in this state.

On and after April 1, 2009, the special enrollment rights under group health benefits plans must also allow an employee or an employee's dependent who is eligible, but not enrolled, special enrollment under that plan when:

- The employee or dependent loses eligibility for coverage under Medicaid or a state's child health plan (CHIP); or
- The employee or dependent qualifies for a premium assistance subsidy under Medicaid or CHIP.

For these two circumstances, the employee or dependent must enroll in the group health plan within 60 days of the qualifying event.

Group health benefit plan forms submitted to the department's Rates and Forms Section will be reviewed for compliance with this federal law.

Any questions regarding this bulletin may be directed to Joan Krosch, Health Policy Specialist, (208) 334-4300, or by email to: joan.krosch@doi.idaho.gov