

# Employee Group Health Enrollment Guidelines



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Situation	Requirement
Change of Address	31-day notice for small and large groups
Marriage	31-day notice, effective date will be 1st of the month following signature date
Loss of Coverage Due to Divorce	31-day notice, effective date will be 1st of the month following signature date <i>Spousal coverage cannot be dropped during divorce proceedings</i> <i>Spousal coverage must be dropped within 31 days after the divorce is final</i>
Birth	31-day notice, effective date will be exact date of birth
Adoption	31-day notice, effective date will be exact date of adoption
Legal Guardianship	31-day notice, effective date will be exact signature date of the judge
Court Order	31-day notice, effective date will be exact signature date of the judge
National Medical Support Notice (NMSN) / Qualified Medical Support Order (QMCSO)	31-day notice, effective 1st or the 16th after "Date of Notice"
Disabled Dependent	31-day notice for continued coverage <i>Cancelled last month of coverage is the month before the dependent becomes age 26 based on ND law</i> <i>Check your SPD for exact requirements</i>
Loss of Coverage	31-day notice, effective day after loss of coverage, based on Minimum Essential Requirements <i>See chart on next page</i>
Loss of Medicaid	60-day notice, effective day after loss of coverage
Dependent Child No Longer Eligible	31-day notice, effective day after loss of coverage

This information is a limited outline. Contact Ed Van Hal at Van Hal Insurance Services for additional information.

## Additional Information

If changes resulting in loss of eligibility are not reported timely (such as divorce), dependents and/or contract holders will experience a retroactive cancel back to the point where they were no longer eligible for coverage, resulting in claims liability going to the member.

Divorced spouses are not eligible for coverage under a group plan except under COBRA. If there is a divorce decree requiring payment of premiums, this must be done under COBRA with the employee remaining on the employer plan and the spouse moving to an individual COBRA plan.

The situations described below are not qualifying events and account for the most common reasons applications get denied. (Please note the list is not exhaustive and questions should be directed to your account representative)

- **Filing for divorce.** If a divorce is in progress, state laws may restrict the ability to drop a spouse until after the divorce is final.
- Voluntary loss of other coverage, which includes:
  - Voluntarily dropping coverage from another employer group (including COBRA), even if it is dropped from another employer group during that group's anniversary.
  - Dropping individual coverage.
- Loss of coverage for non-payment (including non-payment of COBRA premiums).
- Support notices that are not submitted timely.
- Loss of coverage that is not considered minimum essential coverage (MEC).
  - This includes Health Sharing Ministries, short-term health insurance, or travel insurance (in situations where someone had coverage for over-sea travel and is now returning to the US.)
  - The chart below represents MEC

Outpatient services	Emergency services	Hospitalization	Maternity and newborn care	Mental health and substance use disorders, including behavioral health treatment
Prescription drugs	Rehabilitative and habilitative services, including behavioral health treatment	Laboratory services	Preventive and wellness services, as well as chronic disease management	Pediatric services

If an employee does not have a qualifying event, the employee is not eligible to enroll until the employer group's anniversary.

**Cancel Date Information:** The Cancel Date is the first day the employee no longer has coverage. The termination date must be within contract terms. Most insurance company's contracts must be terminated on the 1st day of the month after the employee's termination month. For example, if an employee's last day of employment is the 8th of a month, coverage would continue through the last day of that month.

Questions? Please reach out to Ed Van Hal.