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| **Events Permitting Election Change**  Plan may be drafted to permit a participant to change elections midyear on account of a permitted event. Alternatively, a sponsor may design the plan so that participants are not allowed to modify their elections, or may make only certain modifications |
| **Change in Status**  - change in employee's legal marital status;  - change in number of dependents;  - change in employment status;  - dependent satisfies (or ceases to satisfy) eligibility requirements;  - change in residence; and  - commencement or termination of adoption proceedings |
| **Change in Cost of Benefits**  - insignificant changes may be made by the employer automatically on a prospective basis  - significant changes allow the employee to adjust elections accordingly |
| **Significant Curtailment or Improvement of Coverage** |
| **Change in Coverage Under Other Employer Plan** (including when the two employer plans have different plan years) |
| **Loss of Group Health Coverage Sponsored by Governmental or Educational Institution** |
| **HIPAA Special Enrollments**  **-** individuals who lose group health plan or health insurance coverage  - acquisition of a new spouse or dependent by marriage, birth, adoption, or placement for adoption  - individuals who lose or become eligible for Medicaid or CHIP coverage |
| **COBRA Qualifying Events** |
| **Judgments, Decrees, or Orders**  - a judgment, decree, or order resulting from a divorce, legal separation, annulment, or change in legal  custody that requires accident or health coverage for an employee's child or for a foster child who is a dependent |
| **Medicare or Medicaid Entitlement** |
| **FMLA Leaves of Absence** |
| **HSA**  - election changes allowed prospectively on a monthly basis |
| **Individual plan enrollment**  - participants permitted to revoke elections for employer-sponsored group health plan due to a reduction in hours even if there is no loss in eligibility (during the stability period) if employee indicates intention to enroll in another minimum essential coverage plan (group or individual coverage)  - participants permitted to revoke elections for employer-sponsored group health plan if the participant chooses to enroll in an individual health plan through the public Marketplace during the annual open enrollment period or a special enrollment period |