

A Qualified Status Change, often referred to as a QSC, is a change in work or family status that allows limited mid-year changes to benefit plans that affect eligibility for coverage. These changes are allowed outside the annual open enrollment period, if reported timely. All changes must be reported to your Entity (employer) **within 31 days**, or as specified in each section.

(a) Gain Spouse or Domestic Partner* by marriage or meets Domestic Partner Eligibility

Active Employees

Medical, Dental and Vision:

- Employee may enroll newly eligible Spouse/Domestic Partner and children.
- Employee may waive medical coverage. Employee may decline dental and/or vision coverage.
- Employee may opt-out only if proof of other group coverage is provided to the Entity and entered into the MyOEGB system, and other requirements are met as specified in OAR 111-040-0050.
- Election of coverage may also be extended to previously eligible (but not yet enrolled) dependent children.
- Employee may enroll or change plans if enrolling Spouse/Domestic Partner and eligible dependent children.

To enroll a Domestic Partner in coverage under this QSC, the employee and Domestic Partner must have jointly shared the same permanent residence for six months immediately preceding the date of the signed Affidavit of Domestic Partnership. Enrollment in coverage must be within 31 days of the six-month anniversary date.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guaranteed Issue (GI) amount.
- A Late Enrollment Penalty will apply for Voluntary STD.
- EOI is required to become insured for Voluntary LTD.

***Note: When gaining a Spouse by marriage to a previously covered Domestic Partner, the employee may not change plans.**

OEGB Eligible Early Retirees and Self-Pay Early Retirees

Medical, Dental and Vision:

- If currently enrolled, the Early Retiree may enroll newly eligible Spouse/Domestic Partner and children.
- The Early Retiree may change or cancel coverage. The Early Retiree may not add plans.

Note: Once plans are canceled, the opportunity to re-enroll in coverage is not available.

Optional Life Insurance and Optional Accidental Death and Dismemberment:

- Early Retiree may cancel or decrease coverage.

(b) Loss of Spouse or Domestic Partner by divorce, annulment, death, or termination of Domestic Partnership Section (b) governs except when a member qualifies under HIPAA Special Enrollment Rights described under (I), in which case section (I) governs.	
<u>Active Employees</u>	<u>OEBB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision:</i> - Employee must cancel elections for ineligible children, former Spouse or former Domestic Partner. - Employee may enroll eligible children who lost other employer-sponsored group health coverage. - Employee may enroll in plans. Employee may not cancel or change plans. If enrolling, the election of coverage may also be extended to previously eligible (but not yet enrolled) dependent children. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> - Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life will be required to become insured for more than the Guaranteed Issue (GI) amount. - A Late Enrollment Penalty will apply for Voluntary STD. - EOI is required to become insured for Voluntary LTD. - Optional Spouse/Domestic Partner Life Insurance, and Optional Spouse/Domestic Partner AD&D must be canceled.	<i>Medical, Dental and Vision:</i> - Early Retiree must cancel elections for ineligible children, former Spouse or former Domestic Partner. - Early Retiree may enroll in coverage with proof of continuous OEBB or Provisional Non-Subject District group coverage. - Early Retiree may add eligible dependent children who lost other employer sponsored group health coverage. - Early Retiree may cancel plans. Note: Once plans are canceled, the opportunity to re-enroll in coverage is not available. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> - Early Retiree may cancel or decrease coverage even when eligibility is not affected. Early Retiree may not enroll or increase coverage. - Optional Spouse/Domestic Partner Life Insurance and Optional Spouse/Domestic Partner AD&D must be canceled.

(c) Gain Dependent by birth, placement for/or adoption or Gain Domestic Partner's children by Affidavit of Domestic Partnership. This QSC must be reported to your Entity (employer) within 60 days. Note: Newborn or newly adopted child must be added to the plan to initiate this QSC.

<u>Active Employees</u>	<u>OEGB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision</i> - Employee may enroll newly eligible children. - Employee may waive medical coverage. Employee may decline dental and/or vision coverage. - Employee may opt-out only if proof of other group coverage is provided to the Entity and entered into the MyOEGB system, and other requirements are met as specified in OAR 111-040-0050. - Employee may remove Spouse/Domestic Partner or children who become eligible under the Spouse/Domestic Partner's health plan due to this gain dependent mid-year event. - Election of coverage may also be extended to previously eligible (but not yet enrolled) dependent children. - Employee may enroll or change plans if enrolling the eligible dependent child. Coverage for a newborn child is effective the date of birth through the first 31 calendar days without completing an enrollment form and submitting it to the eligible employee's entity for processing. To continue coverage beyond the first 31 calendar days, the eligible employee must complete and submit an enrollment form to their entity with the intent of enrolling the newborn child in their coverage. The eligible employee has 60 calendar days from the newborn's date of birth to complete this action. Coverage for a newly adopted child is effective the date of adoption decree or placement for adoption through the first 31 days without completing an enrollment form and submitting it to the eligible employee's entity for processing. To continue coverage beyond the first 31 calendar days, the eligible employee must complete and submit an enrollment form to their entity with the intent of enrolling the newly adopted child in their coverage. The eligible employee has 60 calendar days from the date the child is adopted or placed for adoption to complete this action.	<i>Medical, Dental and Vision:</i> - Early Retiree may enroll newly eligible children. - Early Retiree may remove children who become eligible under Spouse/Domestic Partner's health plan. - Early Retiree may change plans if enrolling the eligible dependent child. - Early Retiree may cancel plans. Note: Once plans are canceled, the opportunity to re-enroll in coverage is not available. - Early Retiree may not enroll in plans. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment</i> - Early Retiree may cancel or decrease coverage.

The eligible employee must submit the adoption or placement agreement with the enrollment form to the entity. Claims will not be paid for expenses incurred prior to the date of the decree or placement.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guaranteed Issue (GI) amount.
- A Late Enrollment Penalty will apply for Voluntary STD.
- EOI is required to become insured for Voluntary LTD.

(d) Employee experiences a change in employee group which affects plan option availability.

For example, a part-time employee group does not offer dental coverage, but the full-time group does. Experiencing a change in employment from the part-time group to the full-time group would allow the employee to enroll in dental coverage since it was not previously offered.

Active Employees

Medical, Dental and Vision:

- Provided that eligibility was gained, the employee may enroll and add eligible dependents.
- Employee may waive medical coverage. Employee may decline dental and/or vision.
- Employee may opt-out only if proof of other group coverage is provided to the Entity and entered into the MyOEGB system, and other requirements are met as specified in OAR 111-040-0050.
- Employee may remove dependents or add previously eligible dependents.
- Employee may change to a different plan under OEGB only if the plan that the employee is currently enrolled in is not available.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Employee may cancel coverage even when eligibility is not affected. Guaranteed Issue (GI) amounts would not apply if canceled.
- Employee may enroll in coverage if newly eligible for that coverage.

OEGB Eligible Early Retirees and Self-Pay Early Retirees

Medical, Dental and Vision:

At retirement, the Early Retiree may:

- Continue enrollment in the medical, dental, and vision plans in effect on the date of retirement.
- Disenroll a Spouse or Domestic Partner. Note: Once the Spouse or Domestic Partner is dropped from coverage, they can only be re-enrolled consistent with and following their employment status change where they lose eligibility for their coverage.
- Disenroll eligible dependent children. Note: Once children are dropped from coverage, they can only be re-enrolled following and consistent with their employment status change where they lose eligibility for their coverage.
- Cancel plans. Note: Once plans are discontinued, the opportunity to reinstate coverage is not available unless coverage is continuous under an OEGB or Provisional Non-Subject District group coverage.

Optional Life Insurance and Optional Accidental Death and Dismemberment:
At retirement, the Early Retiree may:

OEGB QUALIFIED STATUS CHANGE (QSC) MATRIX

	- Continue enrollment in Optional Life Insurance and/or Optional AD&D, if available. The Early Retiree must notify their Entity with their intent to continue coverage within 60 days of retirement. - Disenroll in Optional Life Insurance and/or Optional AD&D.
--	--

(e) Spouse/Domestic Partner or Child starts new employment or other change in employment status which affects eligibility (Gain other employer-sponsored group medical benefit plan)

<u>Active Employees</u>	<u>OEGB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision:</i> - Provided eligibility was gained under the Spouse/Domestic Partner's employer-sponsored group medical benefit plan, the employee may opt out. - Employee may waive medical coverage. Employee may decline dental and/or vision coverage. - Employee may remove dependents from coverage who gain other group coverage under the Spouse or Domestic Partner's group plan. - Employee may remove dependent children that gain employer-sponsored group medical benefit plan coverage. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> - Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guaranteed Issue (GI) amount. - A Late Enrollment Penalty will apply for Voluntary STD. - EOI is required to become insured for Voluntary LTD.	<i>Medical, Dental and Vision:</i> The Early Retiree may: - Disenroll a Spouse or Domestic Partner who gained coverage under their employer-sponsored group medical benefit plan. Note: Once the Spouse or Domestic Partner is dropped from coverage, they can only be re-enrolled consistent with and following their employment status change where they lose eligibility for their coverage. - Disenroll eligible dependent children who gained coverage under their employer-sponsored group medical benefit plan or their parent's employer-sponsored group medical benefit plan. Note: Once children are dropped from coverage, they can only be re-enrolled following and consistent with their employment status change where they lose eligibility for their coverage. - Cancel plans. Note: Once plans are discontinued, the opportunity to reinstate coverage is not available unless coverage is continuous under an OEGB or Provisional Non-Subject District group coverage. Plan changes are not allowed. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> - Early Retiree may cancel or decrease coverage even when eligibility is not affected. - Early Retiree may not add or increase coverage.

(f) Termination of Spouse/Domestic Partner's or Child's employment or other change in employment status which results in a loss of eligibility under their employer's health coverage. This QSC must be reported to your Entity (employer) within 60 days.	
Special enrollment for loss of any employer sponsored group health plan or health insurance coverage. If an employee or eligible dependents declined enrollment in OEBB because he/she was [are] enrolled under another group health plan, and loses coverage under that other plan, the employee or eligible dependent is eligible for enrollment in an OEBB plan retroactive to the first of the month in which coverage in the other plan terminates. See section (I) for more information.	
<u>Active Employees</u> <i>Medical, Dental and Vision:</i> - Employee may enroll themselves, Spouse/Domestic Partner or eligible dependent children who lose coverage under the Spouse/Domestic Partner's employer-sponsored group medical benefit plan. - Election of coverage may also be extended to previously eligible (but not yet enrolled) dependent children. - Employee may enroll dependent children who lose coverage under their own employer-sponsored group medical plan. - Employee may add plans they were not previously enrolled in. The employee may enroll in or change plans when there is a loss of eligibility under the Spouse or Domestic Partner's group coverage. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> - Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guaranteed Issue (GI) amount. - A Late Enrollment Penalty will apply for Voluntary STD. - EOI is required to become insured for Voluntary LTD.	<u>OEBB Eligible Early Retirees and Self-Pay Early Retirees</u> <i>Medical, Dental and Vision:</i> The Early Retiree must be enrolled in medical, vision and/or dental coverage in order for this QSC to apply. If the Early Retiree is currently enrolled in OEBB medical, dental or vision coverage, the Early Retiree may: - Enroll their eligible Spouse or Domestic Partner who lose coverage under the Spouse/Domestic Partner's employer-sponsored group medical benefit plan. - Enroll dependent children who lose coverage under their own employer-sponsored group medical plan. - Change medical plans to a less expensive medical plan if the premium increase is due to adding the Spouse/Domestic Partner and/or dependent children to his/her medical coverage. Changes to dental or vision plan elections are not allowed. The Early Retiree may not add coverages they are not enrolled in when the QSC event occurred. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> - Early Retiree may cancel or decrease coverage even when eligibility is not affected. - Early Retiree may not add or increase coverage.
Special Note: A disabled dependent (age 26 or over) can be added back to OEBB plans if deemed disabled on an OEBB plan or other coverage, group or individual, prior to age 26. The disabled dependent must go through the necessary health plan review and approval.	

(g) Event by which child satisfies eligibility requirements under OEBB plans	
<u>Active Employees</u>	<u>OEBB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision:</i> - Employee may enroll eligible child in coverage in which the employee is currently enrolled. - Election of coverage may also be extended to previously eligible (but not yet enrolled) dependent children. - Employee may not cancel plans. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> - Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guaranteed Issue (GI) amount. - A Late Enrollment Penalty will apply for Voluntary STD. - EOI is required to become insured for Voluntary LTD.	<i>Medical, Dental and Vision:</i> - Early Retiree may enroll a newly eligible dependent child in their existing coverage if enrollments in their other employer-sponsored group medical benefit plan ended. Other coverage is either their own or through another parent. - Early Retiree may change or cancel coverage. The Early Retiree may not add plans. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> - Early Retiree may cancel or decrease coverage.

(h) Event by which child ceases to satisfy eligibility requirements under OEBB plans (This occurs when the child reaches age 26 or gains other employer-sponsored group medical benefit plan*)	
<u>Active Employees</u>	<u>OEBB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision:</i> - Employee must remove ineligible child from coverage if turning age 26. *The employee does not have to remove the dependent child if the dependent child gains coverage through their employer-sponsored group medical benefit plan. This is optional. If the dependent child is removed from coverage, and they lose their employer-sponsored group medical benefit plan, they can be added back to OEBB coverage if they are under the age of 26. - Employee may not cancel or change plans. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> - Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guaranteed Issue (GI) amount. - A Late Enrollment Penalty will apply for Voluntary STD. - EOI is required to become insured for Voluntary LTD.	<i>Medical, Dental and Vision:</i> - Early Retiree must remove ineligible child once they reach age 26, or gain Medicare, whichever occurs first. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> - Early Retiree must cancel optional child life if the Early Retiree has no remaining eligible children. - Early Retiree may not enroll or increase coverage.

(i) Move causes loss of eligibility (Employee moves out of an HMO or limited network service area plan)	
<u>Active Employees</u>	<u>OEGB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision:</i> • Provided that eligibility is lost, the employee must cancel their election in the HMO or limited network service area plan, if they no longer live or work in the plan's service area. • Employee may make a new election in another plan offered by the Entity. • Employee may waive medical coverage. • Employee may opt-out only if proof of other group coverage is provided to the Entity and entered into the MyOEGB system, and other requirements are met as specified in OAR 111-040-0050. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> • No changes allowed.	<i>Medical, Dental and Vision:</i> • Early Retiree must change plans to another plan offered by the Entity. Eligibility for an HMO or limited network service area plans are determined by the Early Retiree's residential address. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> • No changes allowed.

(j) Change in Cost (increase in the cost to the Employee or Early Retiree). All benefit plan changes resulting from a Change in Cost must be reviewed and processed by OEGB. The effective date for this QSC must be prospective.

Active Employees

Significant change in cost that results in a negative impact by the employee. Benefit plans changes and cancellation of plans are allowed only if the negative impact results in an increase of 10% or more of the employee's monthly contribution towards their benefits. For example, a full-time employee has a decrease in working hours, and is now a part-time employee. This employee's employer contribution has decreased, and the employee's premium share/cost has increased. If this difference in cost is 10% or more, then the Change in Cost QSC is applied. The following restrictions apply:

- **Medical plans** – Cancel coverage, change to a less expensive plan or remove dependents.
- **Dental plans** – cancel coverage, change to a less expensive plan or remove dependents.
- **Vision plans** – cancel coverage, change to a less expensive plan or remove dependents.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Plans may be canceled only. Coverage cannot be lowered to a lesser amount.

Significant changes in the Spouse or Domestic Partner's employer-sponsored group medical benefit plan that results in a negative impact of 10% or more in cost by the Spouse or Domestic Partner. The following restrictions apply:

Medical, Dental and Vision plans:

- Employee may enroll in coverage.
- Employee may enroll dependents in coverage.
- Employee may not cancel coverage or change plans.
- Employee may not remove dependents.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Plans may be canceled only. Coverage cannot be lowered to a lesser amount.

OEGB Eligible Early Retirees

If the Early Retiree's stipend or subsidy ends, the Early Retiree may make the following benefit plan changes:

- Medical plans – Change to a less expensive plan or remove dependents.
- Dental plans – cancel coverage* or remove dependents.
- Vision plans – cancel coverage* or remove dependents.

*Once a dental or vision plan is canceled, coverage cannot be reenrolled in at a later time.

Early Retiree may not enroll in plans.

This QSC does not apply to Self-Pay Early Retirees.

(j) Change in Cost (decrease in the cost to the Employee). All benefit plan changes resulting from a Change in Cost must be reviewed and processed by OEBB. The effective date for this QSC must be prospective.

Active Employees

Significant change in cost that results in a positive impact by the employee. Benefit plans changes and plan additions are allowed only if the positive impact results in a decrease of 10% or more of the employee's monthly contribution towards their benefits. For example, a part-time employee has an increase in working hours, and is now a full-time employee. This employee's employer contribution has increased, and the employee's premium share/cost has decreased. If this difference in cost is 10% or more, then the Change in Cost QSC is applied. The following restrictions apply:

- **Medical plans** – Enroll in coverage, change to a more expensive plan or add dependents.
- **Dental plans** – Enroll in coverage, change to a more expensive plan or add dependents.
- **Vision plans** – Enroll in coverage, change to a more expensive plan or add dependents.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured. Guaranteed Issue (GI) amounts do not apply.
- A Late Enrollment Penalty will apply for Voluntary STD.
- EOI is required to become insured for Voluntary LTD.

Significant changes in the Spouse or Domestic Partner's employer-sponsored group medical benefit plan that results in a positive impact of 10% or more in cost by the Spouse or Domestic Partner. The following restrictions apply:

Medical, Dental and Vision plans:

- Employee may waive medical coverage. Employee may decline dental and/or vision.
- Employee may opt-out only if proof of other group coverage is provided to the Entity and entered into the MyOEBB system, and other requirements are met as specified in OAR 111-040-0050.
- Employee may remove dependents from coverage.
- Employee may not enroll dependents in coverage.
- Employee may not enroll in coverage or change plans.

Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:

- Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured. Guaranteed Issue (GI) amounts do not apply.
- A Late Enrollment Penalty will apply for Voluntary STD.
- EOI is required to become insured for Voluntary LTD.

OEBB Eligible Early Retirees

This QSC does not apply to OEBB Eligible Early Retirees or Self-Pay Early Retirees.

(k) Different Open Enrollment/Plan Year under a Spouse/Domestic Partner's employer-sponsored group medical benefit plan. All changes resulting from this QSC must be approved and processed by OEBB.

<u>Active Employees</u>	<u>OEBB Eligible Early Retirees and Self-Pay Early Retirees</u>
<i>Medical, Dental and Vision:</i> • Employee may enroll and enroll eligible dependents. • Employee may waive medical coverage. Employee may decline dental and/or vision coverage. • Employee may opt-out only if proof of other group coverage is provided to the Entity and entered into the MyOEBB system, and other requirements are met as specified in OAR 111-040-0050. • Employee may remove dependents or add previously eligible dependents. • Employee may change plans. <i>Optional Life Insurance, Optional Accidental Death and Dismemberment, Voluntary Short- and Long-Term Disability:</i> Employee may enroll in or cancel coverage. Guarantee Issue (GI) does not apply.	<i>Medical, Dental and Vision:</i> If the Early Retiree is currently enrolled in OEBB medical, dental or vision coverage, the Early Retiree may: • Enroll their eligible Spouse or Domestic Partner who lose coverage under the Spouse/Domestic Partner's employer-sponsored group medical benefit plan. • Enroll dependent children who lose coverage under their own employer-sponsored group medical plan, or their parent's coverage. • Disenroll a Spouse or Domestic Partner. Note: Once the Spouse or Domestic Partner is dropped from coverage, they can only be re-enrolled consistent with and following their employment status change where they lose eligibility for their coverage. • Disenroll eligible dependent children. Note: Once children are dropped from coverage, they can only be re-enrolled following and consistent with their employment status change where they lose eligibility for their coverage. • Cancel plans. Note: Once plans are discontinued, the opportunity to reinstate coverage is not available unless coverage is continuous under an OEBB or Provisional Non-Subject District group coverage. <i>Optional Life Insurance and Optional Accidental Death and Dismemberment:</i> • Early Retiree may cancel or decrease coverage. • Early Retiree may not add or increase coverage.

(I) Related Laws or Court Orders

The following are allowable QSC's under the OEBB benefits program:

- Qualified Medical Child Support Order, as defined in section 609 of the Employee Retirement Income Security Act of 1974 (Public Law 93-406 (88 Stat.829)). Changes are determined by the applicable law or court order.
- Entitlement to Medicare
- Loss of Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Eligible for premium assistance under Medicaid or CHIP
- Loss of individual coverage purchased through or outside of a Marketplace

HIPAA Special Enrollment Rights:

A HIPAA special enrollment event is also a Qualified Status Change (QSC). Under HIPAA, health plans are required to provide special enrollment opportunities for certain individuals. The effective date is determined by HIPAA regulations.

Special enrollment for loss of any group health plan or health insurance coverage (including individual coverage purchased through or outside of a Marketplace). If an employee or eligible dependents declined enrollment in OEBB because he/she was [are] enrolled under another group health plan or individual coverage, and loses coverage under that other plan, the employee or eligible dependent is eligible for the OEBB plan retroactive to the first of the month in which coverage in the other plan terminates.

Employee may elect coverage for employee, Spouse/Domestic Partner or child(ren) who lost other group or individual coverage.

Employee may enroll in coverage, change plans, or cancel plans.

If you are declining enrollment for yourself or your dependents (including your Spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage.)

To request special enrollment or obtain more information, contact your Entity (employer's) benefit or payroll office.