



Enrolling during a special enrollment period

Triggering events

You may change or apply for health care coverage during an annual open enrollment period. Outside of the open enrollment period, you may enroll or change your coverage if you experience a situation known as a triggering event. For example, if you get married, have a baby, or lose coverage because you lose your job—all triggering events—you will have a special enrollment period. If your triggering event occurs during open enrollment, you also will have a special enrollment period and your health coverage effective date may vary from open enrollment effective dates.

Generally, a special enrollment period lasts 60 days after the triggering event occurs. That means if you've experienced a triggering event, you have

Effective dates

60 days from the date of the triggering event to change or apply for health care coverage for yourself and/or your dependent. In some situations, if you are aware of a triggering event that will occur in the future, you may be able to apply for new coverage prior to the triggering event. For example, if you know you will lose coverage, you have 60 days before your loss of coverage and 60 days after your loss of coverage to apply for health coverage. Please refer to the chart for effective dates on page 7.

You have many important decisions to make about your health care coverage, and we're committed to helping you understand how these changes will impact you and your family. If you have any questions, we're here to help.

Signing up

Triggering events

Loss of health care coverage

If you lose health plan coverage because you didn't pay your premiums or contributions or because your plan was rescinded, these do not qualify as triggering events. This special enrollment period begins 60 days before the loss of coverage and lasts 60 days after the loss of coverage.

1. You lose your employer health plan coverage for the following reasons:

- You lose your job.
- Your work hours are reduced, so you no longer qualify for health coverage.
- The person who covers you on his/her employer health plan dies.
- You are a dependent on the employer's health plan and your marital status changes due to a legal separation or divorce, so your eligibility as a dependent ends.

- You lose eligibility for coverage through your employer because you no longer live or work in the service area, and no other group health coverage is available to you.
- You or your dependent meets or exceeds the maximum lifetime benefits of your health plan because of one specific claim.
- You are part of a group of employees who are no longer offered coverage from your employer.
- A dependent child has a birthday and no longer qualifies as a dependent on his/her parent's health plan.
- Your employer stops contributing premium payments for your group health coverage.
- Your COBRA coverage is exhausted.
- Your retiree coverage is terminated or substantially eliminated when your employer declares federal Chapter 11 bankruptcy.

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Enrolling during a special enrollment period

Triggering events	Effective dates	Signing up
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Triggering events (continued)

Triggering events

- You lose your eligibility for coverage because the person who covered you on the employer health plan becomes entitled to Medicare.
 - You lose your minimum essential coverage for a reason that isn't your fault.
2. Your individual plan, Medicaid, Medicare, or other governmental coverage (but not a special Medicaid program) ends.
 3. Your military coverage ended because you returned from active duty.

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Gaining or becoming a dependent:

You have a baby, adopt a child, get married, or register in a domestic partnership. Placement of a foster child is also a triggering event if your plan includes coverage for a foster child. You do not need to be a current member to purchase a health plan for you or your family if you experience this triggering event.

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Permanent relocation:

You moved to a new location and have a different choice of health plans, or you were recently released from incarceration.

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Court order:

A state or federal court orders that you, or your dependent, be covered as a dependent.

Change in eligibility for federal financial assistance through Covered California:

Your income level changes and, as a result, you qualify or no longer qualify for federal tax credits. Your eligibility to enroll in a health plan with reduced costs (cost-share reduction) changes. For more information about eligibility for federal financial assistance, visit coveredca.com or call 1-800-300-1506. You can also call us at **1-800-494-5314**.

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Your eligibility for your employer health coverage changes:

Your employer discontinues or changes your current coverage options so that you become newly eligible for federal financial assistance for premium payments.

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Immigration status change:

You were not previously entitled to enroll in health plan coverage through Covered California because you were not lawfully present in the United States. You may only enroll in a plan offered through Covered California. For more information about enrolling, visit coveredca.com or call 1-800-300-1506. You can also call us at **1-800-494-5314**.

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Triggering events (continued)

Triggering events

Coverage as an American Indian/ Native Alaskan:

Covered California determines that you are eligible for a special enrollment period each month to enroll in or change health plan coverage through Covered California. You may **only** do this through Covered California. For information about enrolling through Covered California, visit coveredca.com or call 1-800-300-1506. You can also call us at **1-800-494-5314**.

Determination by Covered California:

Covered California determines that you are entitled to a special enrollment period due to extraordinary circumstances, an error, misrepresentation, or inaction of Covered California, or for any other reason that Covered California may determine in accordance with applicable law.

Misinformation about your current coverage:

Covered California determines that you are entitled to a special enrollment period. You didn't apply for coverage during the prior open enrollment period because you were misinformed that you had minimum essential coverage.

Provider network changes:

You were under active care for certain conditions with a provider whose participation in your health plan ended. Examples of conditions include: an acute condition, a serious chronic condition, pregnancy, terminal illness, care of newborn, or authorized nonelective surgeries.

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Enrolling during a special enrollment period

Triggering events

Effective dates

Signing up

Triggering events (continued)


Triggering-event confirmation required

If you are a new applicant, you will need to provide the triggering event and date of the event under Step 1 on your Application for Health Coverage form.

If you are a current Kaiser Permanente member and want to change your plan due to a triggering event, please use an Account Change Form. You will need to provide your triggering event and date of the event under Section B on this form. Please call **1-800-494-5314** to request an Account Change Form.

Applying online

- If you are a new applicant applying online, you will need to provide your triggering event and date of the event during the online application process. In some instances, you may apply 60 days before your triggering event occurs so you don't lose health care coverage.
- Be sure to download the Documentation of Triggering Event Form. Check the appropriate boxes on the form for your triggering event and the documentation you are submitting to support your triggering event. Then, send the form with your documentation **within 10 calendar days** of submitting your online application.
- If we don't receive your Documentation of Triggering Event Form and supporting documentation **within 10 calendar days**, your application will be considered incomplete and it may be canceled. You may reapply and submit the Documentation of Triggering Event Form and supporting documentation, but you must do so within the special enrollment period.
- If you apply near the end of your special enrollment period, be sure we receive your Documentation of Triggering Event Form and supporting documentation before your special enrollment period ends. If documentation is not received within 60 days of your triggering event, your application may be canceled.
- On the first page of your supporting documentation, be sure to write the information for the primary applicant:
 - 1) First and last name as listed on the application
 - 2) Kaiser Permanente medical record number (if known)
 - 3) Home address
 - 4) Date of birth

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Enrolling during a special enrollment period

Triggering events

Effective dates

Signing up

Triggering events (continued)


Triggering-event confirmation required

Applying by mail or fax

New applicants

- If you are sending in a paper application, we must receive your paper application within 60 days of your triggering event. You will need to provide your triggering event and the date of your event on your paper application. Your paper application must be received with the Documentation of Triggering Event Form, your supporting documentation, and your first month's premium. In some instances, you may apply 60 days before your triggering event occurs so you don't lose health care coverage.
- Mail or fax your Application for Health Coverage form, Documentation of Triggering Event Form, and supporting documentation within 60 days of your triggering event. Be sure to include your first month's premium. Checks must be mailed and cannot be faxed.
- On the first page of your supporting documentation, be sure to write the information for the primary applicant:
 - 1) First and last name as listed on the application
 - 2) Kaiser Permanente medical record number (if known)
 - 3) Home address
 - 4) Date of birth
- If you apply near the end of your special enrollment period, be sure we receive your Application for Health Coverage form, Documentation of Triggering Event Form, and supporting documentation before your special enrollment period ends.

Current Kaiser Permanente members

- You must submit an Account Change Form along with the Documentation of Triggering Event Form and your supporting documentation within 60 days of your triggering event. You will need to provide your triggering event and the date of the event on the form. Any change to your premium will be reflected in your next month's invoice.
- Be sure to download the Documentation of Triggering Event Form from buykp.org/apply. Check the appropriate boxes on the form for your triggering event and the documentation you are submitting to support your triggering event. You may also call **1-800-494-5314** to request a Documentation of Triggering Event Form.
- On the first page of your supporting documentation, be sure to write the information for the primary applicant:
 - 1) First and last name as listed on the application
 - 2) Kaiser Permanente medical record number (if known)
 - 3) Home address
 - 4) Date of birth
- Mail or fax your Documentation of Triggering Event Form and supporting documentation with your Account Change Form.
- If you apply near the end of your special enrollment period, be sure we receive your Documentation of Triggering Event Form and supporting documentation before your special enrollment period ends. If documentation is not received within 60 days of your triggering event, your application may be canceled.

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Enrolling during a special enrollment period

Triggering events

Effective dates

Signing up

Triggering events (continued)


Triggering-event confirmation required

Please review the list below to determine the documentation you are required to submit to support your triggering event. Only one document is required, unless otherwise noted.

Triggering events	Documentation required (copies only)
Loss of health care coverage	Letter stating why you lost your coverage
Gaining or becoming a dependent	Birth certificate or letter from the medical center showing proof of birth
	Adoption papers or proof of placement for adoption
	Evidence of proof from a court, Department of Social Services, or other agency that you have the legal right to make medical decisions for a child in foster care
	Marriage license or proof of domestic partnership
Permanent relocation	Utility bill or copy of rental agreement or proof of recent release from incarceration
Court order	A copy of the court order
Change in eligibility for federal financial assistance through Covered California	Copy of most recent eligibility determination from Covered California
Employer health coverage changes	Letter from employer stating change in health coverage
Immigration status change	Determination by Covered California to purchase health plan coverage
Coverage as an American Indian/Native Alaskan	Notice from Covered California stating you are eligible for a monthly special enrollment period
Determination by Covered California	Notice from Covered California stating you are eligible for a special enrollment period
Misinformation about coverage	Notice from Covered California stating you are eligible for a special enrollment period
Provider network changes	Notice from provider stating you are eligible for a special enrollment period

By submitting a signed application or Account Change Form, a Documentation of Triggering Event Form, and supporting documentation, you are confirming that a triggering event occurred. It's important that we receive your Documentation of Triggering Event Form and supporting documentation because we will rely on them to decide that you're eligible to enroll during a special enrollment period. If we determine that the triggering event did not occur, we may take legal action, including, but not limited to, terminating your coverage.



Enrolling during a special enrollment period

Triggering events

Effective dates

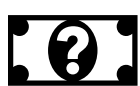
Signing up



Effective dates

Your coverage start date will depend on the triggering event that you experience. Please review this chart to see your effective date.

Type	Receipt of application or Account Change Form	Effective date
Loss of health care coverage or change in eligibility for employer coverage due to changes in employer coverage	On or before last date of coverage	First day of the month following the last date of coverage
	After loss of coverage or change in employer coverage: between the 1st and the 15th of the month	First day of the following month
	After loss of coverage or change in employer coverage: between the 16th and the last day of the month	First day of the second following month
Marriage or domestic partnership registration	Any day of the month	First day of the month following receipt of application
Birth, adoption, or placement for adoption or foster care	Any day of the month	Date of birth, adoption, or placement for adoption or foster care
Permanent relocation, release from incarceration, court order, change in eligibility for federal financial assistance, change in immigration status, status as an American Indian/ Native Alaskan, misinformation about your current coverage, or provider network changes	Between the 1st and 15th of the month	First day of the following month
	Between the 16th and the last day of the month	First day of the second following month
Determination by Covered California	Any day of the month	Any day of the month as determined by Covered California, including a retroactive date



Signing up for coverage if you qualify for federal financial assistance

You may qualify for financial assistance from the federal government to help pay your premiums and/or out-of-pocket expenses. To qualify for federal financial assistance, you must enroll in your Kaiser Permanente plan or any other issuer's plan(s) through the Health Insurance Marketplace, Covered

California. To learn more about Covered California and its requirements for special enrollment periods and triggering events, visit coveredca.com or call 1-800-300-1506. You can also call us at **1-800-494-5314**. We can help you apply for a Kaiser Permanente plan on Covered California, too.



Enrolling during a special enrollment period

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Signing up for coverage with Kaiser Permanente

Please complete these steps to apply with Kaiser Permanente during a special enrollment period. If you have any questions, please contact us, your agent, or your broker.

New applicants, be sure to:

- Submit your **signed** paper application or apply online at buykp.org/apply.
- Fill out the Documentation of Triggering Event Form and submit it with your application and supporting documentation.
- Include your first month's premium. Checks must be mailed and cannot be faxed.
- We must receive your completed application, Documentation of Triggering Event Form, and supporting documentation within 60 days after your triggering event or before the end of your special enrollment period, whichever comes first. In some instances, you may submit your completed application, Documentation of Triggering Event Form, and supporting documentation up to 60 days in advance of your triggering event.

Current Kaiser Permanente members, be sure to:

- Submit your **signed** Account Change Form.
- Fill out the Documentation of Triggering Event Form and submit it with your Account Change Form and supporting documentation.
- We must receive your completed Account Change Form, Documentation of Triggering Event Form, and supporting documentation within 60 days after your triggering event or before the end of your special enrollment period, whichever comes first. In some instances, you may submit your completed Account Change Form, Documentation of Triggering Event Form, and supporting documentation up to 60 days in advance of your triggering event.



Fax

1-866-816-5139



Mail

Kaiser Permanente
California Service Center – KPIF
P.O. Box 23219
San Diego, CA 92193-9921

Have a question? We're here to help. Call 1-800-494-5314.
Or contact your agent or broker.