

Health Insurance Portability and Accountability Act (HIPAA) Special Enrollment Periods

Under the special enrollment provisions of HIPAA, you may be eligible, in certain situations, to enroll in a Sandia medical or vision Program during the year.

- ❖ If you declined enrollment in a Sandia medical or vision Program for yourself or your eligible dependents (including your spouse) because of other group or individual medical or vision coverage, you may be able to enroll yourself and your eligible dependents in a Sandia medical or vision Program during the year. This special enrollment may be available if, during the year, you or your eligible dependent(s) lost coverage under a non-Sandia-sponsored individual or group medical or vision plan (regardless of whether the person who lost coverage is eligible for or elected COBRA continuation coverage). For this purpose, a loss of coverage may include:
 - Coverage ended due to loss of eligibility;
 - Employer contributions to the plan stopped;
 - The plan was terminated;
 - COBRA coverage ended; or
 - The lifetime maximum for medical benefits was exceeded under the non-Sandia-sponsored medical or vision plan.

You must request special enrollment in a Sandia medical or vision Program within 31 calendar days of the loss of coverage, otherwise, you will need to wait until the open enrollment period. Coverage will be effective as of the date of loss of coverage or upon receipt of enrollment paperwork, whichever is later.

- ❖ If you gain a new dependent during the year as a result of marriage, birth, adoption or placement for adoption, you may enroll that dependent, as well as yourself and any other eligible dependents, in the medical or vision Program.

You must request special enrollment in a Sandia medical or vision program within 31 calendar days of the event, otherwise, you will need to wait until the open enrollment period. If the event is birth, adoption, or placement for adoption, coverage will be retroactive to the date of the event. If the event is marriage, coverage will be effective as of the date of the event or upon receipt of enrollment paperwork, whichever is later.

- Effective April 1, 2009, if you or your eligible dependent is eligible for Sandia medical or vision coverage, but not enrolled, you may request enrollment before the next annual open enrollment period under the following circumstances:

1. You and/or your dependent(s) become eligible for a premium assistance subsidy under Medicaid or the Children's Health Insurance Program (CHIP) with respect to coverage under a Sandia medical or vision Program, if you request coverage under a Sandia medical or vision Program no later than 60 days after the date you or your dependent(s) is determined to be eligible for such assistance.
2. Coverage under Medicaid or CHIP for you and/or your dependent(s) is terminated as a result of loss of eligibility for such coverage, and you request coverage under a Sandia medical or vision Program no later than 60 days after the date of termination of such coverage.

To request special enrollment or obtain more information, contact HBE Customer Service at 505-844-HBES (4237).

NOTE: Special enrollment rights allow you to either enroll in your current medical Program or enroll in any medical Program for which you and your dependents are eligible.
