

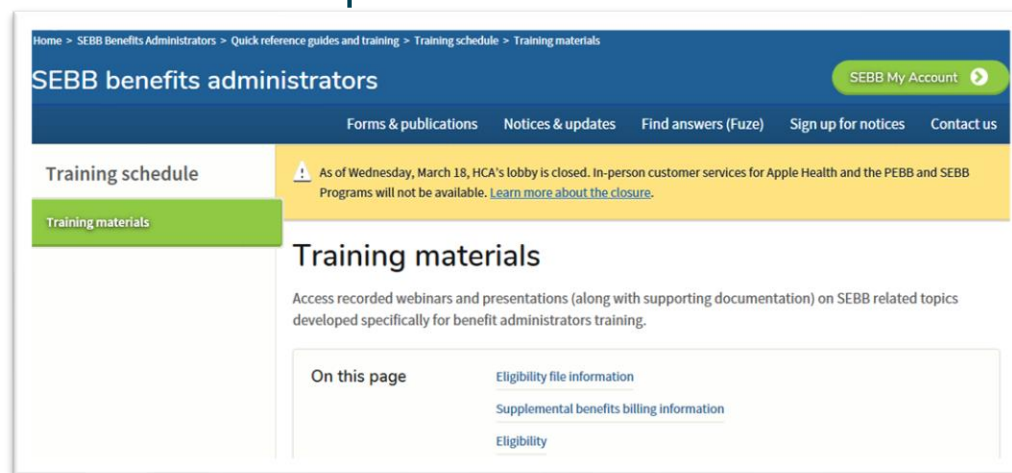
# SEBB: Special Open Enrollments (SOE)

---

Thank you for participating in today's webinar

**The presentation will start around 10:05 a.m.**

- All attendee's will be "muted". Please do not "unmute" yourself if the program allows you to.
- We can not assist with technical issues and apologize if they keep you from participating.
- This webinar will be recorded and posted on the Benefits Administrator website.



The screenshot shows the SEBB website interface. At the top, there is a navigation bar with the text "SEBB benefits administrators" and a "SEBB My Account" button. Below the navigation bar, there are links for "Forms & publications", "Notices & updates", "Find answers (Fuze)", "Sign up for notices", and "Contact us". A yellow warning banner is displayed, stating: "As of Wednesday, March 18, HCA's lobby is closed. In-person customer services for Apple Health and the PEBB and SEBB Programs will not be available. [Learn more about the closure.](#)". The main content area is titled "Training materials" and includes the text: "Access recorded webinars and presentations (along with supporting documentation) on SEBB related topics developed specifically for benefit administrators training." Below this, there is a section titled "On this page" with a list of links: "Eligibility file information", "Supplemental benefits billing information", and "Eligibility".

# SEBB: Special Open Enrollments (SOE)

---

## Addressing questions during the webinar

- Please use the “questions” feature to send questions throughout the webinar.
- We will address questions:
  - Throughout the presentation when appropriate – by topic.
  - At the end of the presentation – in summary – as time allows.
  - Questions not answered during the webinar will be addressed the following week via either:
    - Email
    - Phone
    - FUZE
- **If you have employee related questions or scenarios, please send via FUZE**
- **For urgent matters, call Outreach & Training (O&T) at 1-800-700-1555**



# Special Open Enrollment (SOE)

School Employees Benefits Outreach & Training 2020

Washington State Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD



# Special Open Enrollment

Policy 45-2

Special Open Enrollment (SOE)

Policy 45-2A

Addendum – special open enrollment (SOE) matrix: summary of permitted election changes



# Special Open Enrollment

[WAC 182-30-090](#)

When may a subscriber change health plans?

[WAC 182-30-100](#)

When may a school employee enroll or revoke an election and make a new election under the premium payment plan, medical flexible spending arrangement (FSA), or dependent care assistance program (DCAP)?



# Special Open Enrollment

## [WAC 182-31-080](#)

When may a school employee waive enrollment in school employees benefits board (SEBB) medical and when may they enroll in SEBB medical after having waived enrollment?

## [WAC 182-31-150](#)

When may subscribers enroll or remove eligible dependents?

# Special Open Enrollment (SOE)

---

*A qualifying event that occurs outside of annual OE that allows an employee to make changes to their health plan coverage.*

- Employees have **no later than 60 days** after the SOE event
  - Must provide proof of the event that created the special open enrollment as valid documentation
    - Marriage, birth certificate, proof of loss of other coverage, etc.
    - SMA or submit [School Employee Change](#) form to BA
  - Change must be consistent with the event that triggered the SOE
  - Refer to SEBB Administrative Policy [45-2](#), Addendum [45-2A](#)
- Remind employees to complete enrollment as soon as possible
  - Effective dates are generally the later of the first of the month following the event or the date the form is received

# What qualifies an employee for a SOE?

---

Certain life events or special circumstances will qualify an employee for a special open enrollment event.

- An employee gaining initial eligibility **does not** qualify them for a SOE





# Qualifying Life Event

---

## Examples Include:

- Marriage
- Birth, adoption, assumption of legal obligation for anticipation of adoption
- Change in residence
  - If current health plan is unavailable
- Child becomes extended dependent
- Dependent loses other coverage

# Special Open Enrollment Matrix

## Addendum 45-2A

### Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/13/2020)

This matrix only summarizes special open enrollment events in chapter 182-30 WAC and 182-31 WAC and the corresponding actions that are allowed. It does not describe other circumstances such as initial eligibility, open enrollment, termination for loss of eligibility, or National Medical Support Notices.

Notification of the SOE event must be received no later than sixty (60) days after the event occurs, except for birth/adoption SOE event #3.

► Provides example(s) of Internal Revenue Service (IRS) "consistency rule;" the election change must be allowable under Internal Revenue Code and Treasury regulations, and correspond to and be consistent with the event that creates the SOE.

Events below may create a <u>Special Open Enrollment</u> :		Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below.  This list is not all inclusive.  Documents listed in this column are used to verify evidence of the SOE.	Change Health Plan Election  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-30-090	Enroll Eligible Dependent(s) in Health Plan Coverage  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150	Remove Eligible Dependent(s) from Health Plan Coverage  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150	Waive Enrollment in Medical  (School employees Only) 182-31-080	Return from Waived Enrollment in Medical  (School employees Only) 182-31-080	Enroll In or Change Premium Payment Plan  (School employees Only) 182-30-100	Enroll In or Change Medical FSA  (School employees Only) 182-30-100	Enroll In or Change DCAP  (School employees Only) 182-30-100
1	<b>MARRIAGE</b>  The subscriber acquires a new dependent due to marriage.  <i>The required form must be received no later than 60 days after the date of marriage.</i>	Marriage certificate  When adding a new spouse, the subscriber must also provide evidence that the marriage is still valid (e.g., a utility bill within the last 60 days showing both your and your spouse's name).	► Allowed only if the subscriber enrolls a new spouse.  <b>Effective Date</b> The new plan effective date is the first of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the effective date is that day.	► The subscriber may enroll a new spouse and any dependent children of the spouse. Existing uncovered dependents may <u>not</u> be enrolled.  <b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment date is that day.	► Allowed only if the dependent enrolls in the new spouse's employer-based group health plan.  <b>Remove Date</b> Remove the dependent from coverage the last day of the month of the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.	► Allowed only if the school employee enrolls in medical under the new spouse's employer-based group health plan.  <b>Waive Date</b> Waive coverage the last day of the month of the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.	► The school employee may enroll in order to enroll a new spouse or children acquired through the marriage. Existing uncovered dependents may not be enrolled.  <b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment begins on that day.	► Premium payment plan changes are allowed when consistent with a change in SEBB health plan enrollment.  Premiums may be collected pre-tax if a spouse and/or dependents qualify as tax dependents (unless otherwise requested).	► The school employee may enroll or increase election for a tax-dependent spouse or tax-dependent children, or decrease election if the school employee or tax-dependent children gain eligibility and enroll in a new spouse's health plan or FSA.  The enrollment or change is effective the first day of the month following the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.	► The school employee may enroll or increase election if gaining a new IRC Section 21(b)(1) qualifying individual, or decrease or cease election if a new tax-dependent spouse is not employed or makes a DCAP coverage election under their plan.  The enrollment or change is effective the first day of the month following the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.

# Special Open Enrollment Matrix

## BA Website

- Laws, Rules and Policies
- SEBB rules and policies
- Special Open Enrollment

### Special open enrollment

Number	Title	Effective Date
45-2	<a href="#">Special Open Enrollment (SOE)</a>	01/13/2020
45-2A	<a href="#">Addendum - Special open enrollment (SOE) matrix: Summary of permitted election changes</a>	01/13/2020

### Continuation coverage

Number	Title	Effective Date
56-1	<a href="#">Continuation coverage reinstatement for subscribers with mental impairment or physical incapacitation</a>	10/1/2019
56-2	<a href="#">Election period tolling for applicants with mental impairment or physical incapacitation</a>	10/1/2019

# Special Open Enrollment Verification

---

When a SOE event is created in SMA, BA's must verify the event prior to the employee being enrolled in SEBB benefits.

BA's must approve or deny verification of:

- SOE events – via SOE verification tab
- Dependents (if needed) – via dependent verification tab

SOE guides – **coming soon**

- A step by step SOE guide for both employees and employers (BA's)

# Enrollment Changes

---

Employees can make enrollment changes during:

- Annual Open Enrollment (OE)
  - October 26 – November 23, 2020
  - Changes effective January 1, 2021
- **Special Open Enrollment (SOE) events**
  - **Up to 60 days after the SOE event**





# Special Open Enrollment Scenarios

# Scenario- Marriage

---

*Fred Anderson gets married to Sally on May 29<sup>th</sup>. Fred logs into SEBB My Account (SMA) and creates the SOE event and uploads valid documentation on June 12<sup>th</sup>.*

What is considered valid documentation?

- **Marriage certificate and proof of the marriage being valid (e.g. utility bill, financial statement)**

When does coverage begin?

- **The coverage effective date is July 1**



# SOE Matrix - Marriage

## Addendum 45-2A

### Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/13/2020)

This matrix only summarizes special open enrollment events in chapter 182-30 WAC and 182-31 WAC and the corresponding actions that are allowed. It does not describe other circumstances such as initial eligibility, open enrollment, termination for loss of eligibility, or National Medical Support Notices.

Notification of the SOE event must be received no later than sixty (60) days after the event occurs, except for birth/adoption SOE event #3.

► Provides example(s) of Internal Revenue Service (IRS) "consistency rule;" the election change must be allowable under Internal Revenue Code and Treasury regulations, and correspond to and be consistent with the event that creates the SOE.

Events below may create a <u>Special Open Enrollment</u> :		Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below.  This list is not all inclusive.  Documents listed in this column are used to verify evidence of the SOE.	Change Health Plan Election  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-30-090	Enroll Eligible Dependent(s) in Health Plan Coverage  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150	Remove Eligible Dependent(s) from Health Plan Coverage  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150	Waive Enrollment in Medical  (School employees Only) 182-31-080	Return from Waived Enrollment in Medical  (School employees Only) 182-31-080	Enroll In or Change Premium Payment Plan  (School employees Only) 182-30-100	Enroll In or Change Medical FSA  (School employees Only) 182-30-100	Enroll In or Change DCAP  (School employees Only) 182-30-100
1	<b>MARRIAGE</b>  The subscriber acquires a new dependent due to marriage.  <i>The required form must be received no later than 60 days after the date of marriage.</i>	Marriage certificate  Adding a new spouse, the subscriber must also provide evidence that the marriage is still valid (e.g., a utility bill within the last 60 months showing both your and your spouse's name).	► Allowed only if the subscriber enrolls a new spouse.  <b>Effective Date</b> The new plan effective date is the first of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the effective date is that day.	► The subscriber may enroll a new spouse and any dependent children of the spouse. Existing uncovered dependents may <u>not</u> be enrolled.  <b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment date is that day.	► Allowed only if the dependent enrolls in the new spouse's employer-based group health plan.  <b>Remove Date</b> Remove the dependent from coverage the last day of the month of the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.	► Allowed only if the school employee enrolls in medical under the new spouse's employer-based group health plan.  <b>Waive Date</b> Waive coverage the last day of the month of the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.	► The school employee may enroll in order to enroll a new spouse or children acquired through the marriage. Existing uncovered dependents may not be enrolled.  <b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment begins on that day.	► Premium payment plan changes are allowed when consistent with a change in SEBB health plan enrollment.  Premiums may be collected pre-tax if a spouse and/or dependents qualify as tax dependents (unless otherwise requested).	► The school employee may enroll or increase election for a tax-dependent spouse or tax-dependent children, or decrease election if the school employee or tax-dependent children gain eligibility and enroll in a new spouse's health plan or FSA.  The enrollment or change is effective the first day of the month following the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.	► The school employee may enroll or increase election if gaining a new IRC Section 21(b)(1) qualifying individual, or decrease or cease election if a new tax-dependent spouse is not employed or makes a DCAP coverage election under their plan.  The enrollment or change is effective the first day of the month following the later of: (a) Date of marriage, or (b) Date form is received.  If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.



# Scenario- Birth

---

*Madison Smith gives birth to a newborn baby, Hannah, on May 15<sup>th</sup>. Madison logs into SMA and creates the SOE event and uploads valid documentation on June 20<sup>th</sup>. She wishes to change her medical plan at this time.*

What is considered valid documentation?

- **Birth certificate or hospital certificate with the child's footprints**

When does coverage begin for the newborn?

- **The coverage effective date is May 15<sup>th</sup> (Date of birth)**

What is the new medical plan effective date?

- **The coverage effective date is May 1<sup>st</sup>**

# SOE Matrix - Birth

## Addendum 45-2A

### Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/13/2020)

This matrix only summarizes special open enrollment events in chapter 182-30 WAC and 182-31 WAC and the corresponding actions that are allowed. It does not describe other circumstances such as initial eligibility, open enrollment, termination for loss of eligibility, or National Medical Support Notices. Notification of the SOE event **must be received no later than sixty (60) days after the event occurs**, except for birth/adoption SOE event #3.

► Provides example(s) of Internal Revenue Service (IRS) "consistency rule;" the election change must be allowable under Internal Revenue Code and Treasury regulations, and correspond to and be consistent with the event that creates the SOE.

Events below may create a <u>Special Open Enrollment</u> :		Change Health Plan Election	Enroll Eligible Dependent(s) in Health Plan Coverage	Remove Eligible Dependent(s) from Health Plan Coverage	Waive Enrollment in Medical	Return from Waived Enrollment in Medical	Enroll In or Change Premium Payment Plan	Enroll In or Change Medical FSA	Enroll In or Change DCAP	
3	<p><b>BIRTH OR ADOPTION</b></p> <p>The subscriber acquires a new dependent due to birth, adoption or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption.</p>	<p>Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below.</p> <p>This list is not all inclusive.</p> <p>Documents listed in this column are used to verify evidence of the SOE event.</p> <ul style="list-style-type: none"> <li>Birth certificate (or hospital certificate with the child's footprints on it); or</li> <li>Certificate or decree of adoption; or</li> <li>Placement letter from adoption agency</li> </ul> <p>All valid documents for proof of this event must show the name of the parent who is the subscriber, the subscriber's spouse, or the subscriber's state registered domestic partner.</p>	<p>("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-30-090</p> <p>► Allowed only if the subscriber enrolls a new child and if the subscriber provides notice no later than 60 days after the event.</p> <p><b>Effective Date</b> The new plan effective date is the first of the month of the birth, adoption or when assuming legal obligation. This may result in different dates for dependent enrollment and plan change.</p>	<p>("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150</p> <p>► Allowed only if the subscriber provides notice no later than 60 days after the event, if adding the child does not increase the premium, the subscriber should notify the SEBB Program by submitting the required enrollment forms as soon as possible.</p> <p>The subscriber may also enroll a spouse or state registered domestic partner, but may not enroll existing uncovered dependent children.</p> <p><b>Enrollment Date</b> Enrollment of the newborn or newly adopted child is effective the day of the birth, adoption or day assuming legal obligation. Enrollment of the spouse or state registered domestic partner is effective the first day of the month of the birth, adoption or when assuming legal obligation.</p>	<p>("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150</p> <p>► Allowed only if the dependent being removed enrolls in other coverage due to the birth or adoption of a child, and if the subscriber provides notice no later than 60 days after the event. Does not apply to other existing dependent children.</p> <p><b>Remove Date</b> Remove the dependent from coverage the last day of the month of the birth, adoption or when assuming legal obligation.</p>	<p>(School employees Only) 182-31-080</p> <p>► Allowed only if the school employee enrolls in medical under a spouse or state registered domestic partner due to birth or adoption, and if the school employee provides notice no later than 60 days after the event.</p> <p><b>Waive Date</b> Waive coverage the last day of the month after the later of: (a) Birth, adoption or when assuming legal obligation, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.</p>	<p>(School employees Only) 182-31-080</p> <p>► If the school employee provides notice no later than 60 days after the event, the school employee may enroll in order to enroll a new child. A spouse or state registered domestic partner may enroll. Existing uncovered dependent children may <u>not</u> be enrolled.</p> <p><b>Enrollment Date</b> Enrollment is effective the first day of the month of birth, adoption or when assuming legal obligation.</p>	<p>(School employees Only) 182-30-100</p> <p>► Premium payment plan changes are allowed when consistent with a change in SEBB health plan enrollment.</p> <p>If notice is provided more than 60 days after the event, any related increase in the school employee premium is post-tax.</p> <p>The school employee must submit a <i>Premium Payment Plan Election/Change Form</i> during the next open enrollment to request to change back to pre-tax premiums.</p>	<p>(School employees Only) 182-30-100</p> <p>► The school employee may enroll or increase election for a new tax dependent child or spouse, or decrease election if the school employee or an existing child dependent gains eligibility and enrolls under a spouse or state registered domestic partner's health plan or FSA.</p> <p>Enroll or change election within 60 days of the birth or adoption. The enrollment or change is effective the first day of the month of the birth, adoption, or assuming legal obligation.</p>	<p>(School employees Only) 182-30-100</p> <p>► The school employee may enroll or increase election for a new IRC Section 21(b)(1) qualifying individual, or decrease election if the school employee or an existing IRC Section 21(b)(1) qualifying individual gains eligibility and enrolls under a spouse or state registered domestic partner's DCAP.</p> <p>Enroll or change election within 60 days of the birth or adoption. The enrollment or change is effective the first day of the month of birth, adoption, or assuming legal obligation.</p>

# Scenario – Dependent loses eligibility

---

*Ben gets divorced from Shelly which is finalized on May 30<sup>th</sup>. Ben logs into SMA and creates the SOE event and uploads valid documentation on June 13<sup>th</sup>.*

What is considered valid documentation?

- **Petition for dissolution of marriage (divorce)**

When does coverage end?

- **The coverage termination is effective May 31<sup>st</sup>.**



# SOE Matrix - Dependent loses eligibility

## Addendum 45-2A

### Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/13/2020)

This matrix only summarizes special open enrollment events in chapter 182-30 WAC and 182-31 WAC and the corresponding actions that are allowed. It does not describe other circumstances such as initial eligibility, open enrollment, termination for loss of eligibility, or National Medical Support Notices. Notification of the SOE event must be received no later than sixty (60) days after the event occurs, except for birth/adoption SOE event #3.

► Provides example(s) of Internal Revenue Service (IRS) "consistent with" the election change must be allowable under Internal Revenue Code and Treasury regulations, and correspond to and be consistent with the event that creates the SOE.

Events below may create a <u>Special Open Enrollment</u> :		Change Health Plan Election	Enroll Eligible Dependent(s) in Health Plan Coverage	Remove Eligible Dependent(s) from Health Plan Coverage	Waive Enrollment in Medical	Return from Waived Enrollment in Medical	Enroll In or Change Premium Payment Plan	Enroll In or Change Medical FSA	Enroll In or Change DCAP
<p>Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below.</p> <p>This list is not all inclusive.</p> <p>Documents listed in this column are used to verify evidence of the SOE.</p>		<p>("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-30-090</p>	<p>("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150</p>	<p>("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150</p>	<p>(School employees Only) 182-31-080</p>	<p>(School employees Only) 182-31-080</p>	<p>(School employees Only) 182-30-100</p>	<p>(School employees Only) 182-30-100</p>	<p>(School employees Only) 182-30-100</p>
<p><b>5</b></p> <p><b>DEPENDENT LOSES ELIGIBILITY</b></p> <p>The subscriber's dependent no longer meets SEBB eligibility criteria:</p> <ul style="list-style-type: none"> <li>- Divorce, annulment</li> <li>- Dissolution of state registered domestic partnership (when state registered domestic partner was tax dependent)</li> <li>- A dependent child ceases to be eligible</li> <li>- A dependent dies</li> </ul> <p>The required form must be received no later than 60 days after the last day of the month the dependent no longer meets SEBB eligibility criteria.</p>	<p>Evidence only required for FSA election change:</p> <ul style="list-style-type: none"> <li>• Petition for Dissolution of marriage (divorce); or</li> <li>• Petition for Dissolution of state registered domestic partnership; or</li> <li>• Copy of a death certificate (only for a change in FSA election)</li> </ul>	<p><b>SOE Not Allowed</b></p> <p>A dependent's loss of SEBB eligibility does not provide a special open enrollment opportunity for the subscriber.</p> <p>WAC 182-31-150(2)(a) requires a subscriber to remove a dependent within sixty (60) days of the last day of the month the dependent no longer meets the eligibility criteria in 182-31-140.</p> <p>See SEBB Program Administrative Policy 19-1 <i>Termination Due to Loss of Eligibility or Enrollment Error</i> (Addendums 19-1A and 19-1B).</p>			<p>► Premium payment plan changes are allowed when a tax dependent's coverage is terminated for loss of eligibility.</p>	<p>The school employee may prospectively decrease or revoke election due to loss of a tax-dependent's eligibility.</p> <p>The enrollment or change is effective the first day of the month following the later of:</p> <ul style="list-style-type: none"> <li>(a) Date of loss of eligibility, or</li> <li>(b) Date form is received.</li> </ul> <p>If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.</p>	<p><b>SOE Not Allowed</b></p> <p>See Event #20: "Changed Cost of Dependent Care" (N/A for child turning 26)</p>		

Refer to WAC 182-31-150 - When may subscribers enroll or remove eligible dependents.

Subscribers must provide notice when a dependent is no longer eligible due to divorce, annulment, dissolution, or qualifying event of dependent ceasing to be eligible as a dependent child.

# Scenario – Employment status change (dep)

---

*Devin Harris is currently enrolled in medical, dental and vision. Mel Harris, Devin's spouse, gets laid off from her job effective May 13<sup>th</sup>. Devin now needs to add Mel onto SEBB coverage. He logs into SMA and creates the SOE event and uploads valid documentation on June 12<sup>th</sup>.*

What is considered valid documentation?

- **Termination letter or letter of resignation AND a marriage certificate and proof that the marriage is still valid.**

When does coverage start?

- **Coverage is effective July 1<sup>st</sup>.**

How long does Devin have to create the SOE event and upload valid documentation?

- **60 days from the date of the event starting May 13<sup>th</sup>.**

# SOE Matrix – Employment status change (DEP)

Addendum 45-2A

Special open enrollment (SOE) matrix: Summary of permitted election changes (effective 1/13/2020)

<p><i>Events below may create a Special Open Enrollment:</i></p>	<p>Valid documents for proof of the event that created the Special Open Enrollment (SOE) are listed below.  This list is not all inclusive. Documents listed in this column are used to verify evidence of the SOE.</p>	<p><b>Change Health Plan Election</b>  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-30-090</p>	<p><b>Enroll Eligible Dependent(s) in Health Plan Coverage</b>  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150</p>	<p><b>Remove Eligible Dependent(s) from Health Plan Coverage</b>  ("Health plan" means a plan offering medical, vision, dental, or any combination of these coverages) 182-31-150</p>	<p><b>Waive Enrollment in Medical</b>  (School employees Only) 182-31-080</p>	<p><b>Return from Waived Enrollment in Medical</b>  (School employees Only) 182-31-080</p>	<p><b>Enroll In or Change Premium Payment Plan</b>  (School employees Only) 182-30-100</p>	<p><b>Enroll In or Change Medical FSA</b>  (School employees Only) 182-30-100</p>	<p><b>Enroll In or Change DCAP</b>  (School employees Only) 182-30-100</p>
<p><b>7b CHANGE IN EMPLOYMENT STATUS (SUBSCRIBER'S DEPENDENT)</b></p> <p><i>The subscriber's dependent has a change in employment status that affects their eligibility for their employer contribution under their employer-based group health plan.</i></p> <p><i>The required form must be received no later than 60 days after the date of the change in employment status.</i></p> <p><i>Exception: For the purposes of this special open enrollment "employer contribution" means contributions made by the dependent's current or former employer toward health coverage as described in Treasury Regulation 54.9801-6.</i></p>	<ul style="list-style-type: none"> <li>School employee hire letter from their employer that contain information about benefits eligibility; or</li> <li>Employment contract; or</li> <li>Termination letter; or</li> <li>Letter of resignation; or</li> <li>Statement of insurance; or</li> <li>Certificate of Coverage</li> </ul>	<p>▶▶ Allowed only if the subscriber enrolls an eligible dependent who lost eligibility for the employer contribution toward their employer-based group health plan due to a change in the dependent's employment status.</p> <p><b>Effective Date</b> The new plan effective date is the first of the month after the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the effective date is that day.</p>	<p>▶▶ The subscriber is allowed to enroll the eligible dependent who lost coverage due to the dependent's loss of eligibility for the employer contribution. Existing uncovered dependents may not be enrolled unless allowable under SOE #7a.</p> <p><b>Effective Date</b> The new plan effective date is the first of the month after the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the effective date is that day</p>	<p>▶▶ Allowed only if the subscriber's dependent that is being removed enrolls under the employer-based group health plan when they gain eligibility for the employer contribution. The dependent's removal must be consistent with the SOE event.</p> <p><b>Remove Date</b> Remove from coverage the last day of the month of the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the remove date is the last day of the previous month.</p> <p>Note: If new coverage is SEBB, the remove date must coincide with enrollment.</p>	<p>▶▶ Allowed only when the school employee enrolls in their dependent's medical under the dependent's employer-based group health plan where they gained eligibility for the employer contribution.</p> <p><b>Waive Date</b> Waive coverage the last day of the month of the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the waive date is the last day of the previous month.</p> <p>Note: If new coverage is SEBB, the waive date must coincide with enrollment.</p>	<p>▶▶ Allowed only when the school employee's dependent loses eligibility for the employer contribution toward their medical under their employer-based group health plan. If the SOE is due to the dependent's loss of eligibility, the school employee may enroll in order to enroll the dependent. Existing uncovered dependents may not be enrolled unless allowable under SOE #7a.</p> <p><b>Enrollment Date</b> Enrollment is effective the first day of the month after the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the enrollment begins on that day.</p>	<p>▶▶ Premium payment plan changes are allowed when consistent with a change in SEBB health plan enrollment.</p> <p>The event that creates an SOE must apply to the school employee's tax dependent</p>	<p>▶▶ An FSA change is only allowed when a change in employment status affects the school employee's dependent's eligibility for the FSA.</p> <p>If the school employee's dependent gains eligibility under another plan, the school employee may decrease or cease election.</p> <p>If the school employee's dependent loses eligibility under another plan, the school employee may enroll or increase election.</p> <p>The enrollment or change is effective the first day of the month following the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.</p>	<p>▶▶ A DCAP change is only allowed when a change in employment status affects the school employee's dependent's eligibility for the DCAP.</p> <p>If a tax dependent gains eligibility and is enrolled under another plan, the school employee may decrease or cease election. If a tax dependent loses eligibility under another plan, the school employee may enroll or increase election.</p> <p>Also, if the tax dependent begins or ceases gainful employment (affecting eligibility for DCAP), the school employee may elect or revoke the DCAP election accordingly.</p> <p>The enrollment or change is effective the first day of the month following the later of: (a) Date of change in employment, or (b) Date form is received. If the later of (a) or (b) is the first day of the month, the enrollment or change in election begins on that day.</p>

Refer to WAC 182-31-150 - When may subscribers enroll or remove eligible dependents.

# SEBB My Account- Demonstration

- Marriage
- Birth
- Change of employment status (dep)

Employment | Manage Dependents | **Special Open Enrollment** | Profile | Document Upload | Coverage Elections | Premium Surcharge Attestations

Supplemental Coverage | Coverage Summary | Newly Eligible

## Special Open Enrollment

### Special open enrollment guidelines

A special open enrollment is a period of time after specific life events (such as a birth or marriage) when subscribers may make changes outside of the SEBB Program's annual open enrollment. During the special open enrollment, subscribers may, change health plans, enroll or remove dependents from coverage, or enroll in or waive enrollment in SEBB medical. Employees eligible to participate in the salary reductions plan may enroll in or revoke their election (or make a new election) under the Dependent Care Assistance Program, Medical Flexible Spending Arrangement, or the premium payment plan.

The SEBB Program allows changes outside of the SEBB Program's annual open enrollment when certain events create a special open enrollment. The change in enrollment must be allowable under the Internal Revenue Code and Treasury Regulations, and correspond to and be consistent with the event that creates the special open enrollment for the employee, the employee's dependents, or both.

The Internal Revenue Code and Treasury Regulations require the change must correspond and be consistent with the event that affects eligibility for coverage. You must provide proof of the event that created the special open enrollment (for example, a marriage certificate or birth certificate).

**Submit a request for special open enrollment:**

Select the applicable event\*  Date of event

Event type	Event date	Status	Reason	Enrollment peri...	Manage
No records available.					

0 - 0 of 0 items

# SOE Reminders

---

## Review employee's SOE request

- Did they submit valid documentation?
- Did they add/remove dependent? (if applicable)
  - Will vary by SOE event
- Did they make attestations?
- Did they make plan elections?

After all of this is completed by the employee, please go to SOE request tab to approve/deny SOE request





# Resources

# Resources

## SEBB BA website

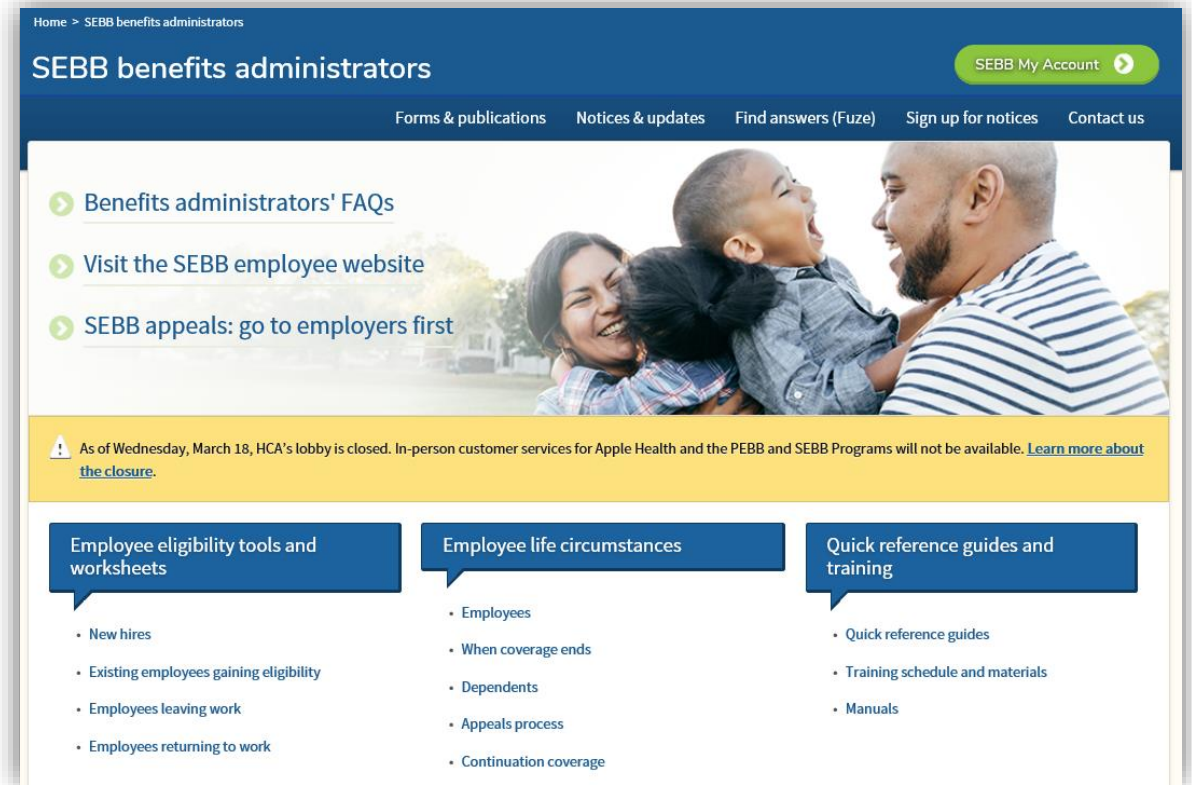
- [hca.wa.gov/sebb-benefits/admin](https://hca.wa.gov/sebb-benefits/admin)

## Outreach & Training

- 1-800-700-1555
- Online via [FUZE](#) secure messaging system

## SEB Board

- <https://www.hca.wa.gov/employee-retiree-benefits/about-sebb>



Home > SEBB benefits administrators

### SEBB benefits administrators

SEBB My Account

Forms & publications Notices & updates Find answers (Fuze) Sign up for notices Contact us

- Benefits administrators' FAQs
- Visit the SEBB employee website
- SEBB appeals: go to employers first

As of Wednesday, March 18, HCA's lobby is closed. In-person customer services for Apple Health and the PEBB and SEBB Programs will not be available. [Learn more about the closure.](#)

- Employee eligibility tools and worksheets
  - New hires
  - Existing employees gaining eligibility
  - Employees leaving work
  - Employees returning to work
- Employee life circumstances
  - Employees
  - When coverage ends
  - Dependents
  - Appeals process
  - Continuation coverage
- Quick reference guides and training
  - Quick reference guides
  - Training schedule and materials
  - Manuals

# Upcoming Webinars

---

**June 26:** Retirement, Accounting & Billing

**July 31:** Understanding Error Correction

**Aug 14:** Preparing for the upcoming school year

**Coming Soon:** A webinar on each SOE event

How to register: <https://www.hca.wa.gov/sebb-benefits-admins/training-schedule>



# Questions & Answers

---

We will now address some of the questions that did not get answered during the webinar.

- Any questions that do not get addressed today will be responded to by phone, email or FUZE
- Employee specific questions or scenarios should be sent through FUZE
- After the webinar, participants will receive a follow up email that includes a brief survey. We would greatly appreciate your feedback.

# Thank you for participating!

