

WEBINAR TAKEAWAYS:

HOW TO ROCK ENROLLMENT



What is Open Enrollment?

A period during which an employee covered under a plan can:

- Choose to be covered under another group health plan
- Choose to be covered under another benefit package within the same plan
- Add or eliminate coverage of family members

When is Open Enrollment?

Small Group Market

- Insured plans: Annually from 11/15 – 12/15

Large Group Market

- ALE
 - No OE = may pay Shared Responsibility payment
 - If the plan offers Eligible Opt-Out arrangement: Must obtain proof of other coverage during OE
- Health Care Exchanges (Marketplaces)
 - Annual OE + special enrollment periods
 - Must provide advance written notice of annual OE

Who must receive Open Enrollment materials?

- All eligible employees
- COBRA qualified beneficiaries
- Active employees
- New hires
- Retirees
- Spouse or dependent of deceased retiree participants
- Employees on leave: FMLA, USERRA, disability, etc.
- QMCSO alternate recipients, guardians, or legal reps
- Guardians or reps of incapacitated persons

Content Often Presented at Open Enrollment:

- Benefit Plan(s) Details
- Prescription Drug Benefits
- COBRA
- Medicare Part D
- Annual Notices: WHCRA; CHIP; ACA
- Regular Notices: ERISA (SMM); HIPAA
- Dependent/Spouse Audit

Is Open Enrollment Required?

- Not required under ERISA for H&W plans
- Left to the employer's discretion (Often beneficial!)

How Do I Deliver Open Enrollment Materials?

- If the Plan requires completion of enrollment = employer must provide employers with necessary forms & instructions
- Employer must supply SBC with OE materials
- COBRA eligible employees may change coverage to same extent as active employees
- No law on how to deliver

Open Enrollment Employer Reminders:

- ERISA requires plan documents and SPD to include information about OE.
- Various notices may “piggyback” OE materials.
- Medicare Part D Creditable Coverage Notice must be provided by October 15th.
- The SBC must be furnished with OE materials & provided prior to renewal.
- If an employee becomes eligible for the plan after the distribution of an annual notice, the employee should be given the notice on or before enrollment in the plan.
- COBRA participants can change coverage during OE to the SAME extent as an active employee.

Open Enrollment Checklist:

- Confirm all plan(s) details
- Determine which EEs are eligible for which plan(s)
- Decide what information to collect and what to update
- Draft enrollment forms
- Draft required and update existing notices
- Create benefit summaries
- Distribute enrollment kits & collecting forms
- Confirm benefit elections
- Integrate enrollment information
- Review enrollment results with management