

## ADJUSTING EFFECTIVE DATES FOR NEW SPECIAL ENROLLMENT PERIOD APPLICATIONS

As you may recall, the guidelines around effective dates for most Special Enrollment Period (SEP) applications were adjusted last spring.

Guidelines for SEP applications can be found in the SEP chart on Wellmark's Producer Connection. (HYPERLINK)

Main points to remember when processing SEP applications and advising members who have a qualifying SEP:

1. The member has 60 days prior to and from the event to notify Wellmark and submit an application for coverage.
2. The member must provide the required documentation to the agent or to Wellmark in order to have the application approved.
3. The effective date of the contract is based upon the receipt date of the application, not the event date. The cutoff date for first of the month effective dates is the 15<sup>th</sup> of the month prior to the requested effective date (exception: birth/adoption/court-ordered coverage will always have an effective date that is the same as the event date).

### Examples:

Event	Event date	Notification deadline	Receipt date of application	Effective date
Marriage	Sept. 21	Nov. 21	Oct. 5	Nov. 1
Marriage	Sept. 21	Nov. 21	Oct. 17	Dec. 1
Marriage	Sept. 21	Nov. 21	Nov. 24	No coverage available
Birth	Sept. 21	Nov. 21	Oct. 17	Sept. 21

4. When entering applications in the IFP enrollment system, there is no ability to change the effective dates in the system. In other words, if you are entering an application on Oct. 17, the only option is for a Dec. 1 effective date.

With this in mind, there are certain instances where Wellmark will allow different effective dates than what the system allows. **Example:** Member loses employment on Oct. 21 and will subsequently lose group coverage on Oct. 31. It is not Wellmark's intent to force a gap in coverage due to the SEP rules and we would work with the member to obtain a Nov. 1 effective date in this instance to prevent a gap in coverage.

Points to remember and how to request and process a change in SEP effective date:

1. As with every SEP, the member must provide documentation that supports the effective date requested (in the example above, the member must provide a letter from the employer or letter of loss of coverage from their previous carrier stating a 10/31 loss of coverage).
2. The process should begin with the agent creating a cover letter explaining the reason for the exception, or write the request on the documentation to be uploaded or faxed to Wellmark with the application. If the exception is for a new application, it will be submitted in the system. If the

exception is for a change to an existing policy due to an SEP, it will be phoned in verbally and faxed.

- a. Recommended language for agents to use: *Requesting effective date change due to (insert reason). Requested effective date is (insert date). Note: Effective date rules will be followed.*
  - b. In our example above, the agent would write the following on the SEP documentation and/or cover letter: *Requesting effective date change due to loss of group coverage on Oct. 31. Requested effective date is Nov. 1.*
3. If submitting a new application in the system and uploading the documentation, have the knowledge that the effective date will reflect the date the application is submitted (in the example above, submitting an application on Oct. 21 will result in a Dec. 1 effective date in the system).