

**CONNECTICUT HEALTH INSURANCE EXCHANGE
d/b/a Access Health CT (the “Exchange”)**

PROCEDURE: VERIFICATION OF CONSUMERS’ ELIGIBILITY FOR SPECIAL ENROLLMENTS

Authorization

Federal regulations at 45 CFR §155.420 require the Exchange to provide Special Enrollment Periods (“SEPs”) which are consistent with the requirements of that section. SEPs are triggered by a number of factors including, but not limited to, life events (such as marriage, birth of a baby or a permanent move), loss of “Minimum Essential Coverage” and other special circumstances specified in the regulation.

In order to maintain the integrity of the health insurance marketplace and to ensure that individuals understand the eligibility requirements for Special Enrollment Periods, the federal health insurance marketplace is in the process of adopting a special enrollment confirmation process which will require consumers who enroll in coverage using an SEP to provide documentation to verify that they qualify for an SEP. In order to better serve the people of Connecticut, the Exchange will follow the lead of the federal marketplace and will adopt the following procedure to address verification of consumers’ eligibility for Special Enrollment Periods.

Nothing in this procedure is intended to limit or change the requirements or rights in any other statute or rule. If there is a conflict between anything in this procedure and the present or future requirements of the ACA or federal regulations or guidance issued pursuant to the ACA, the Federal rules or guidance shall prevail.

All information provided to consumers in connection with the Verification of Consumers’ Eligibility for Special Enrollments will be in plain language and will include information about the availability of services for individuals with disabilities and individuals who have limited English proficiency, as well as information about how to access such services. The Exchange will minimize the burden on consumers, by, for example, not asking them to provide duplicative information or documentation that has already been provided.

Verification Procedure

Consumers who enroll in coverage using an SEP based on the following triggering events will be notified in writing that they must submit documentation verifying their eligibility for the SEP:

- Loss of minimum essential coverage
- Permanent move to Connecticut
- Birth
- Adoption, placement for adoption, placement for foster care or child support or other court order
- Marriage

The Exchange may also require verification documentation with respect to other triggering events as deemed necessary by the Exchange.

The notification to the consumer will specify what documentation will be sufficient to verify eligibility. Consumers may also be required to provide additional information if requested after receipt of their initial submission if deemed necessary by the Exchange. Consumers will be required to submit the required documentation no later than thirty (30) days from the date of the notice. If a consumer fails to supply the required documentation within the thirty (30) day period, the consumer's enrollment will be terminated at the end of the current month.