Special Enrollment Notice

In general, when an employee enrolls in benefits as a new employee, coverage begins on the date of hire and no changes can be made until the next Open Enrollment period. However, when an employee experiences an IRS-qualified change in status or a Health Insurance Portability and Accountability Act (HIPAA) special enrollment event, a mid-year change is allowed under the law. Under this provision, if you have declined enrollment in an Indiana University sponsored health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages without waiting for the next open enrollment period, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Additionally, effective April 1, 2009, HIPAA special enrollment events were expanded to include a change in Medicaid or Children's Health Insurance Program (or CHIP, a federal/state program designed to provide health care coverage for uninsured children and some adults) coverage. Generally, when Medicaid/CHIP coverage begins, IU-sponsored coverage can be terminated; when Medicaid/CHIP coverage ends, IU-sponsored coverage can be added.

Under these provisions, Indiana University will allow a special enrollment opportunity, for employees who are eligible for IU-sponsored coverage, if they or their eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the Indiana University group health plan. Note that this 60-day extension doesn't apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Changes in enrollment can be requested through the Employee Center. Learn more at hr.iu.edu/benefits/benefit-changes/index.html.