Notice of Medicaid/CHIP Special Enrollment Rights

Effective April 1, 2009

Generally, 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 Health Insurance Portability and Accountability Act (HIPAA) special enrollment event, a mid-year change is allowed under the law.

The Children’s Health Insurance Program (CHIP, formerly known as the State Children’s Health Insurance Program or SCHIP) is a federal/state program designed to provide health care coverage for uninsured children and some adults. Effective April 1, 2009, HIPAA special enrollment events have been expanded to include a change in Medicaid/CHIP coverage. Generally, when Medicaid/CHIP coverage begins, IU-sponsored coverage can be terminated; when Medicaid/CHIP coverage ends, IU-sponsored coverage can be added.

To take advantage of the new mid-year special enrollment right, individuals must:

• be otherwise eligible for IU-sponsored coverage; and
• experience a Medicaid/CHIP coverage change event; and
• provide the University with notice of the event within 60 days along with an enrollment request.

Changes in enrollment can be requested at the Benefits Change Connection at www.indiana.edu/~uhrs/bcc.