

Health Connector for Business Policy: Enrollment Timelines

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Category: Enrollment	Date revised: 9/1/2019
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This policy applies to small group health and dental products.

Enrollment Timelines

Employer Application:

An employer group may start the employer portion of the enrollment application no earlier than the first (1st) calendar day of the month two (2) months prior to the selected effective date of coverage (for example, the employer may begin the employer portion of the enrollment application no earlier than June 1 for a coverage effective date of August 1).

An employer group must complete the employer portion of the enrollment application no later than the tenth (10th) calendar day of the month prior to the selected effective date of coverage (for example, the employer must complete the employer portion of the enrollment application no later than July 10 for a coverage effective date of August 1).

Employee Application:

An eligible employee may start the employee portion of the enrollment application no earlier than the first (1st) calendar day of the month two (2) months prior to the selected effective date of coverage. The employee portion of the enrollment application may be started after the date on which the employer group completes the employer portion of the enrollment application (the tenth (10th) calendar day of the month prior to the selected effective date of coverage).

An eligible employee must complete the employee portion of the enrollment application no later than the twentieth (20th) calendar day of the month prior to the selected effective date of coverage (for example, the employee must complete the employee portion of the enrollment application no later than July 20 for a coverage effective date of August 1).

Payment:

An employer group's payment for the first month of coverage must be received by the Health Connector for Business in full no later than the twenty-third (23rd) calendar day of the month prior to the selected effective date of coverage. Payment for the first month of coverage must be made over the phone or online (EFT). Checks are not accepted for the first month of coverage. Failure to receive payment on or before the deadline will result in the employer group's coverage not being effectuated for the selected effective date.