

Broker Briefing

05/05/2011

Child-Only Open Enrollment Period

Rocky Mountain Health Plans provides child-only policies for all children under age 19 through our SOLO Outlook plans. The Governor of Colorado signed into law Senate Bill 11-128 on April 29, 2011 requiring carriers to hold the next child-only open enrollment period during the month of August, 2011.

The open enrollment period must then be followed by a 30-day waiting period before the child-only plan can take effect. The child-only plans will be effective on October 1, 2011. Subsequent open enrollment for child-only plans will be held semi-annually in January and July.

This means that Rocky Mountain Health Plans will not be accepting child-only applications until August.

During this open enrollment period, applications will be accepted and coverage offered to all children under the age of 19 on a guaranteed issue basis, without any limitations or riders based on health status. The effective date for coverage will be October 1, 2011. Coverage will be subject to the premium in effect for SOLO plans as of October 1, 2011.

Child-Only Open Enrollment Period
August 1, 2011 through August 31, 2011

Effective Date
October 1, 2011

Child-Only applications recently received by the SOLO Sales Team in anticipation of the July open enrollment period will be returned, unprocessed to the applicant with a letter of explanation. An updated application may be submitted in August.

All SOLO Outlook and SOLO Outlook Active plans are available for child-only enrollment.

Child-Only Qualifying Event

Enrollment will be permitted for qualifying events consistent with this state law, which includes birth, adoption, marriage, dissolution of marriage, loss of employer-sponsored insurance, loss of eligibility for Medicaid or the Children's Basic Health Plan, a valid court order mandating the child be covered, or involuntary loss of other existing coverage for any reason other than fraud, misrepresentation or failure to pay premium. Applications for enrollment following a qualifying event must be received within 30 days after the date of the qualifying event.

Our child-only enrollment policy requires applications be received by the 5th of the month for coverage to be effective the first day of the following month. Applications received after the 5th of the month will be effective on the first day of the second month following receipt of the application. Effective dates are also contingent on receipt of any additional information that may be requested by the medical underwriter.

As always, if you have any questions, comments or need assistance,
please call your Rocky Mountain Health Plans Executive.

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