



Dear Broker,

The 2018 Open Enrollment Period has come to an end, and we are once again in the Special Enrollment Period (SEP). This year, as in previous years, an individual must experience a Qualifying Life Event (QLE) in order to be eligible to enroll in coverage prior to next year's Open Enrollment. There are some key changes taking place for Individuals enrolling during an SEP in 2018.

### **What's New**

The State of Colorado has issued detailed [guidance](#) on the administration of new applications and certain plan changes for individuals during the SEP. The most noteworthy change for 2018 is the requirement for documentation at the time of application. As a result of this new guidance, RMHP has implemented the following administrative changes for Individual applications received outside the Open Enrollment period:

1. Applications received without adequate documentation to demonstrate the eligibility for an SEP will be considered incomplete.
2. Applicants who do not submit adequate documentation will receive a letter from RMHP requesting the necessary documentation and will have 30 days to provide this information.
3. If adequate documentation is not received, the coverage will not be issued. This change applies to applications received both Direct and through Connect for Health Colorado.

### **Learn More**

RMHP has added the [SEP information](#) to our [Individual application](#) and our [website](#). Your involvement with your clients will be critical to ensure they understand what is required to avoid

delays in, or possible denial of, enrollment. This document is also available in your [document library](#) on rmhp.org and details all of the QLEs, the timelines during which a person can apply, effective dates of coverage, the type of documentation needed, and any other requirements.

We greatly appreciate your help as we begin this new process. If you have any questions or concerns, please contact our Individual Sales Team at 800-453-2981, option 4.

As always, thank you for your continued partnership and support.



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