



Department of Civil Service

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Governor
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Acting Commissioner

NY20-10
PE20-09

MEMORANDUM

To: NYS and PE Health Benefits Administrators
From: Employee Benefits Division
Subject: Coverage Effective Dates, 7-Day Rule
Date: June 15, 2020

The Employee Benefits Division (EBD) has amended its policy on the effective dates of coverage following a qualifying event. EBD has eliminated the “7-day rule.”

Moving forward, all requests for coverage made within 30 days of a qualifying event will be effective as of the date of event. Requests made 8 to 30 days after the event will no longer be effective on a prospective basis. Requests made more than 30 days after the qualifying event will continue to be subject to a late enrollment waiting period.

Previously, employees who experienced qualifying events that allowed them to enroll in coverage or add a dependent to coverage, such as the loss of other coverage or the acquisition of a newly eligible dependent, were required to submit their request within 7-days of the event for the enrollments to be effective as of the date of event. If an employee requested coverage 8 to 30 days after an event, his or her enrollment or dependent’s enrollment in coverage would be effective as of the first day of the payroll period following the request date. The enrollment would not be retroactive to the date of event if requested 8 to 30 days after the event.

This was the subject of much confusion among enrollees and health benefit administrators (HBAs). In addition, enrollees often cited difficulty obtaining the necessary paperwork within the allotted 7-day timeframe.

Effective May 28, 2020, all enrollee or dependent enrollments in coverage requested within 30 days of a valid qualifying event will be effective as of the date of event. Enrollments requested more than 30 days after an event will be subject to a late enrollment waiting period. New York Benefit Enrollment and Accounting System (NYBEAS) programming has been updated to reflect the change.

If you have any further questions, please contact the HBA Help Line at 518-474-2780. Representatives are available between the hours of 9:00 am and 4:00 pm, Monday through Friday.