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Governor
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Acting Commissioner

PA20-08 PAEX20-08

MEMORANDUM

To: PA Health Benefits Administrators

From: Employee Benefits Division
Subject: Coverage Effective Dates

Date: June 15, 2020

The Employee Benefits Division (EBD) has amended its policy on effective dates of coverage following qualifying events.

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 30 or fewer days after the event will no longer be effective on a prospective basis. Requests made more than 30 days after a qualifying event will continue to be subject to a late enrollment waiting period.

Previously, employees who experienced qualifying events which allowed them or their dependent to enroll in coverage, such as the loss of other coverage or the acquisition of a newly eligible dependent, were required to submit their request on or before the date of event for the enrollment to be effective as of the date of event. If an employee requested coverage 30 or fewer days after the event, his or her enrollment or dependent's enrollment would be effective as of the first day of the month following the request date. The change would not be retroactive to the date of event if requested after the date of event.

Effective May 28, 2020, all enrollee or dependent enrollments in coverage requested within 30 days of a qualifying event will be effective as of the date of event. All enrollments requested more than 30 days after an event will continue to be subject to the standard 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.