

## Enrollment Transactions

It is extremely important that enrollment forms are complete. When we receive incomplete forms, it delays processing time, which then delays your employee's enrollment, change, etc.

**It is also extremely important that only eligible employees/retirees are enrolled in your group.**

Please include the name of the MNHG government entity on all enrollment forms.

### Enrollment/change forms:

1. Please check forms for completeness:
  - Date of hire for new effectives
  - Effective date
  - **Social Security Numbers for all employees/retirees/dependents**
  - Termination date
  - Group Number
  - Date(s) of birth
  - Address
  - **PCP for HMO's**
  - Subscriber signature (new effectives, changes, voluntary cancellations)
  - Legible handwriting
  - Medicare information/copy of Medicare cards when necessary
  - Marriage license, birth certificates, divorce decrees to verify eligibility of the employees/spouses/dependents that are enrolling in the health plan. (see attached)
  
2. **Late enrollees may enroll for coverage during open enrollment or at the time of a qualifying event. When enrolling someone off anniversary, the effective date is the date of the qualifying event. The health plans require documentation when adding someone off anniversary.**
  - Loss of coverage documentation
  - Adoption/placement papers for an adopted dependent
  - Court order for legal guardianship
  - Divorce decree when necessary
  - Additional information as requested by the health plan.
  - Marriage license, birth certificates, divorce decrees as noted in section 1.

**There is a time restriction when enrolling someone due to a qualifying event. The enrollee should notify you within 30 days of the qualifying event. The health plans allow 60 days for the transaction to be processed. (Tufts Med Pref ,Tufts Med Supp and Fallon Senior plans do not allow retroactivity)**

### 3. Open enrollment:

- Minuteman Nashoba Health Group's anniversary is January 1<sup>st</sup> for senior plans and June 1<sup>st</sup> for active plans.
- Retirees, employees and/or their dependents can enroll at this time without a qualifying event.
- Each governmental entity determines their own open enrollment window (usually 1 to 2 weeks) to allow people to make changes.
- GBS needs forms at least 30 days prior to the renewal date to make sure ID cards are generated by the renewal date.
- Two forms are required when moving from one health plan to another (Ex. HPHC to Tufts) - one to enroll in the new plan and one to cancel the current plan.

### General Items

- Please mail enrollment forms to GBS if at all possible. Original forms are easier to process. If you have to fax enrollments, please do not mail the originals.
- Please call GBS if you fax urgent enrollments.
- Sometimes we receive faxed birth certificates, Medicare cards, loss of coverage documentation, etc., without any notes or cover sheets. Occasionally it is extremely difficult to identify where this information belongs. It would be helpful to have a cover sheet.
- Review enrollment/change forms for completeness.

### SENIOR PLANS

- The senior plans do not allow retroactive enrollment or terminations. Generally, these plans require forms 30 days in advance of the requested effective/term date.
- *The enrollment forms change each year, so be sure to use the form for the current year (they are dated on the top of the form). The enrollment forms must be signed and dated prior to the effective date.*
- The senior plans require the subscriber's signature to terminate coverage. The employer can not cancel coverage unless the retiree has passed away.

- CMS (Centers for Medicare and Medicaid Services) invokes a late enrollment penalty for retirees that cannot prove continuous creditable prescription coverage prior to enrolling in Medicare Advantage Plans. It's a small amount, but the rate will change retroactively and will be adjusted on the GBS invoices accordingly.
- CMS reduces rates if a retiree is eligible for a government subsidy. This is called "Limited Income Subsidy". GBS will notify you if a retiree becomes eligible and a rate reduction will be applied to the rate for that retiree. (Please note that the entire reduction is for the retiree )