






# Child Only Carrier 411

	 Anthem	 ASSURANT Health
<b>Can we apply for a child only policy or do we have to apply as a dependent on a family policy?</b>	Family Only unless Open Enrollment or qualifying event.	Family Only unless Open Enrollment or qualifying event.
<b>What is the earliest effective date we can get?</b>	Child Only: Open enrollment for 2012 is the month of January for a March 1 <sup>st</sup> , July submission for a September 1 <sup>st</sup> start date unless there is a qualifying event.	Child Only: January 2012 first submission for a March 1st effective date unless there is a qualifying event.
<b>Do children have to apply during a specified open enrollment period or can we apply at any time?</b>	<p>Enrollment period for child only is the month of January 2012 for a March 1st or if there is one of these qualifying events (then they can apply anytime through the year).                      Qualifying events: Are to be honored as of April 29, 2011                      When a child applies for coverage outside of an open enrollment period due to one of the following life events:</p> <ul style="list-style-type: none"> <li>- Adoption, Birth, Marriage, Court ordered coverage</li> </ul> <p>Loss of coverage due to:</p> <ul style="list-style-type: none"> <li>- Loss of employer-sponsored insurance</li> <li>- Divorce</li> <li>- Involuntary loss of other existing coverage for any reason other than fraud, misrepresentation, or failure to pay premium.</li> <li>- Loss of eligibility under Colorado Medical Assistance Act, or under the children's basic health plan.</li> </ul> <p>An application must be received within 30 days of the qualifying event.</p>	<p>Enrollment period for child only is the month of January for a March 1st or if there is one of these qualifying events (then they can apply anytime through the year). Qualifying events: Are to be honored as of April 29, 2011                      When a child applies for coverage outside of an open enrollment period due to one of the following life events:</p> <ul style="list-style-type: none"> <li>- Adoption, Birth, Marriage, Court ordered coverage</li> </ul> <p>Loss of coverage due to:</p> <ul style="list-style-type: none"> <li>- Loss of employer-sponsored insurance</li> <li>- Divorce</li> <li>- Involuntary loss of other existing coverage for any reason other than fraud, misrepresentation, or failure to pay premium.</li> <li>- Loss of eligibility under Colorado Medical Assistance Act, or under the children's basic health plan.</li> </ul> <p>An application must be received within 30 days of the qualifying event.</p>



**ALL INFO IS SUBJECT TO CHANGE AT ANYTIME AT THE DISCRETION OF THE CARRIER. REV 11/18/11**

# Child Only Carrier 411

			
<b>Can we apply for a child only policy or do we have to apply as a dependent on a family policy?</b>	Yes during open enrollment periods or qualifying event (have a special child only application), can only apply by paper application, online application is not available at this time.	Family only unless open enrollment or qualifying event. Online or telephone application recommended.	You can do child only during open enrollment period or qualifying event. You can enroll as part of family with dad and mom. Online Application is recommended.
<b>What is the earliest effective date we can get?</b>	January 1st submission for a March 1st effective date unless qualifying event.	Next day for Family (unless they have not had prior coverage, then a 10 day wait applies). Child Only: January 2012 first submission for a March 1 <sup>st</sup> or 15 <sup>th</sup> effective date.	January 2012 first submission for a March 1 <sup>st</sup> effective date unless there is a qualifying event.
<b>Do children have to apply during a specified open enrollment period or can we apply at any time?</b>	<p>Enrollment period for child only is the month of August for an October 1st or if there is one of these qualifying events (then they can apply anytime). Effective May 25<sup>th</sup>, 2011 Cigna will accept applications for child-only if the application is submitted within 30 day of one of the qualifying events listed below. The documentation that applicants are required to send as evidence of the qualifying event is identifies in Parentheses:</p> <ol style="list-style-type: none"> <li>1. Birth (birth certificate)</li> <li>2. Adoption (adoption papers)</li> <li>3. Marriage (marriage certificate)</li> <li>4. Dissolution of marriage (<i>dissolution decree</i>)</li> <li>5. Court order or administrative order mandating the child be covered (<i>court order or administrative order</i>)</li> <li>6. Involuntary loss of employer-sponsored insurance (<i>certificate of creditable coverage</i>)</li> <li>7. Loss of eligibility under the Colorado Medical Assistance Act or the Children's Basic Health Plan (<i>letter or statement of cancellation</i>)</li> <li>8. Involuntary loss of other existing coverage for any reason other than fraud, misrepresentation, or failure to pay premium (<i>letter or statement of cancellation or loss of coverage that includes the reason for the coverage loss</i>)</li> </ol>	<p>Enrollment period for child only is the month of January for a March 1<sup>st</sup> effective date, July submission for a September 1<sup>st</sup> start date or if there is one of these qualifying events (then they can apply anytime through the year). Qualifying events: Are to be honored as of April 29, 2011 When a child applies for coverage outside of an open enrollment period due to one of the following life events:</p> <ul style="list-style-type: none"> <li>- Adoption, Birth, Marriage, Court ordered coverage</li> </ul> <p>Loss of coverage due to:</p> <ul style="list-style-type: none"> <li>- Loss of employer-sponsored insurance</li> <li>- Divorce</li> <li>- Involuntary loss of other existing coverage for any reason other than fraud, misrepresentation, or failure to pay premium.</li> <li>- Loss of eligibility under Colorado Medical Assistance Act, or under the children's basic health plan.</li> </ul> <p>An application must be received within 30 days of the qualifying event.</p>	<p>The state of Colorado has established annual open enrollment periods during the months of January and July for applicants under the age of 19 who are seeking individual health coverage. Outside of those periods, single-subscriber coverage is available only in the case of a qualifying event: birth or adoption; marriage of dissolution of marriage; loss of employer-sponsored insurance; loss of eligibility under the Colorado Medical Assistance Act or the Children's Basic Health Plan; entry of a valid court order mandating that a child be covered; or loss of other existing coverage for any reason other than fraud, misrepresentation, or failure to pay premium. Children can enroll as dependents on family plans throughout the year.</p>




**ALL INFO IS SUBJECT TO CHANGE AT ANYTIME AT THE DISCRETION OF THE CARRIER. REV 11/18/11**

# Child Only Carrier 411

	 Anthem	 ASSURANT Health
<b>Will the child be rated up above the level 1/preferred rate and if so, by how much? Assuming we have a sick child with a condition that would have been declined prior to 9/23/10?</b>	100%	500%
<b>What Plan is available for child only?</b>	2500 Smart Sense Rx Plan	CoreMed only
<b>Rates for Child Only?</b>	Rate sheets available.	Available online: <a href="http://www.assuranthealthsales.com">www.assuranthealthsales.com</a>
<b>Special instructions</b>	A Carrier may deny coverage to an applicant for enrollment in a child-only plan if other creditable coverage is available for purposes of this paragraph (b), "Creditable Coverage" does not include eligibility for a high-risk pool insurance plan, but includes current enrollment in a high-risk pool insurance plan.	<b>Ineligibility Guarantee Issue Coverage:</b> A person applying during an open enrollment period or due to a qualifying event is not eligible for guarantee issue coverage if other creditable coverage is available. <b>Note:</b> other creditable coverage does not include eligibility for a high-risk pool insurance plan including but not limited to CoverColorado and Getting US Covered, but it <b>does</b> include current enrollment in a high-risk pool insurance plan.
<b>Special application instructions</b>	Child Only application available.	Not Applicable

**ALL INFO IS SUBJECT TO CHANGE AT ANYTIME AT THE DISCRETION OF THE CARRIER. REV 11/18/11**

# Child Only Carrier 411

			
<b>Will the child be rated up above the level 1/preferred rate and if so, by how much? Assuming we have a sick child with a condition that would have been declined prior to 9/23/10?</b>	200%	500%	Child enrolls with Family 20%-40% family premium rate up. Child only can be rated up 50-100%.Rate up is determined on child's health status.
<b>What Plan is available for child only?</b>	Open Access 5000 80% plan	Plan is Value 100 - \$5000 or \$7500 deductible.	All KPIF 2011 plans
<b>Rates for Child Only?</b>	Rate sheets available	Rates are available by calling (866) 620-8966	Available on rate sheets.
<b>Special instructions</b>	<b>Ineligibility Guarantee Issue Coverage:</b> A person applying during an open enrollment period or due to a qualifying event is not eligible for guarantee issue coverage if other creditable coverage is available.	<b>Ineligibility Guarantee Issue Coverage:</b> A person applying during an open enrollment period or due to a qualifying event is not eligible for guarantee issue coverage if other creditable coverage is available.	If child-only policy is NOT rated up, premium will be billed upon approval. If child-only policy IS rates up, 1 <sup>st</sup> month's premium will be paper invoiced. For ongoing EFT after 1 <sup>st</sup> month's premium complete the EFT form provided in their acceptance letter.
<b>Special application instructions</b>	Child Only application available.	Not Applicable	<b>On paper applications:</b> <b>Page 1</b> -List the parent or financial responsible party as the primary applicant as they are considered a "non covered subscriber". <b>Page 3</b> -List the child as the Primary applicant under members to be covered and answer all health questions regarding just the child. <b>The eligibility (page 1) and BGO (page 19) questions do not need to be answered.</b>

**ALL INFO IS SUBJECT TO CHANGE AT ANYTIME AT THE DISCRETION OF THE CARRIER. REV 11/18/11**