

February 9, 2011

Department of Personnel
& Administration
Human Resources



Benefits Communiqué

***From the Employee Benefits Team – Division of Human Resources, DPA
For the State's Benefits, Payroll and HR Personnel***

Initial Facts for FY 2011-12 Open Enrollment & Supplement Program

As mentioned in the [February issue of HealthLine](#) (page 4), open enrollment will be here soon, and new this year, the medical insurance supplement program will coincide with open enrollment. Employee Benefits is providing information now, so you can begin to prepare your employees.

Open Enrollment

The exact dates for the FY 2011-12 open enrollment must still be finalized, but there are a few things we do know that will help you and your employees prepare.

- **Open enrollment must be at least 30 days this year** - Because of federal healthcare reform, we will allow employees to cover dependent children up to age 26 in the new plan year (currently the State allows coverage up to age 25). Healthcare reform says that the enrollment period for this change must be 30 days.
- **Open Enrollment will not start until after April 18, tax day** – This will allow employees to have 2010 tax information should they need to document a dependent's eligibility. This will also accommodate a change in the process for the Medical Insurance Supplement Program.

Medical Insurance Supplement Program

- **New this year, the application period for the Medical Insurance Supplement Program will run at the same time as open enrollment** – This is a change from previous years, when the application period was in the summer. The supplement program offers qualified applicants (low-income with dependent children) a supplement to their premiums for State medical insurance.
- This will allow employees to address open enrollment *and* the supplement program at the same time, as many supplement applicants enroll in medical insurance during open enrollment.

- There will still be a special enrollment for supplement applicants who do not wish to enroll for medical insurance during open enrollment. This special enrollment will likely be in July.
- Having the application period during open enrollment will result in qualified applicants receiving their supplement for medical insurance premiums sooner than in past years. This should also mean less premium money out of the qualified applicants' pockets, while reducing the dollar amounts of refunds that have to be provided to those receiving supplements.
- For qualified applicants who enroll in medical insurance in the special enrollment for the program, this will allow coverage for them and their children to begin sooner, helping to fulfill the intent of the legislation.
- Applicants will be required to electronically attach the required documentation (2010 1040 tax forms, marriage licenses / certificates, birth, adoption, legal parental allocation documents) to their online application.
 - ***Employee Benefits asks benefit administrators to help employees with scanning and storing their documentation when necessary.***
- Employee Benefits will contact last year's applicants (including those who did not receive a supplement) regarding these changes, but we ask you to get the word out to employees as well.

Please let us know any questions or comments you have about this Communiqué or anything else regarding Employee Benefits. Send them to benefits@state.co.us.

The Employee Benefits Unit, DHR, DPA