SAGORA
SENIOR LIVING

FAQ: Mid-Year - Benefit change requests

Q1: I opted out of the employer plan during open enrollment because the Marketplace coverage was cheaper. Now that subsidies are ending on 12/31/2025. Can I enroll in the employer plan mid-year?

A: No. Losing subsidies or having higher premiums does not qualify as a special enrollment event under federal rules. You can enroll during the next open enrollment period.

Q2: What counts as a qualifying event for mid-year enrollment?

A: You may enroll outside open enrollment if you experience one of these events and notify HR within the required timeframe:
- Loss of eligibility for other coverage (e.g., Marketplace plan terminates, spouse's employer plan ends).
- Marriage, birth, adoption, or placement for adoption.
- Loss of Medicaid or CHIP coverage or becoming eligible for premium assistance.

Q3: Does voluntarily canceling my Marketplace plan because it's too expensive qualify?

A: No. You must lose eligibility for the other coverage—Losing other coverage can not be voluntary.

Q4: How long do I have to request enrollment after a qualifying event?

- 30 days for most events (loss of other coverage, marriage, birth/adoption).
- 60 days for Medicaid/CHIP events.

Q5: What proof do I need?

Documentation showing why you have a qualifying event and type of coverage you are losing (e.g., COBRA notice, New Id cards, termination notice, marriage certificate, birth certificate, Divorce decree)

Key Takeaway:

If your Marketplace plan remains available—even at a higher cost—you cannot join the employer plan mid-year. Your next opportunity to change your benefits is during the next open enrollment unless you experience a true qualifying event. (loss of other coverage, marriage, birth/adoption).

Contact us for questions at Benefits@sagora.com 817-586-2182