



Commonwealth Choice Policy and Procedures

How To Change A Voluntary Plan Enrollment Period And Employer Effective Date of Coverage

(For Existing Voluntary Plan Accounts Only)

Commonwealth Choice

Customer Service Center
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P.O. Box 15066
Worcester, MA 01615-0066
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Overview

An employer may change their Voluntary Plan effective and anniversary dates in order to match the open enrollment period with their group (benefit eligible) Section 125 open enrollment. This is applicable only to employers with existing Voluntary Plan accounts.

This change can occur when an employer or broker opens a second Voluntary Plan account. This will result in both the creation of new employer identification number and a new premium rate reflective of the new effective date.

Policy

An employer may make any of the following changes:

1. Request change of plan effective and anniversary dates. This is allowed only once in the employer's lifecycle with Commonwealth Choice; and
2. Request other allowable changes at the same time; such as plan coverage selection and Broker of Record.

The request to change anniversary date must be received by Commonwealth Choice, 90-days prior to the planned effective date. Subscribers (enrolled employees) from the original account will have to re-enroll into the second account for the new effective date. The employer is responsible for changing their Section 125 Plan to reflect the altered timeframes. This will result in a new employer identification number (Employer Id) and may result in rate changes.

Procedures

Please follow the following steps below to change the employer's Voluntary Plan effective date:

1. A new Voluntary Plan account must be set up with the new effective date. This includes the submission of a new census with the list of eligible and/or known participating employees and an appropriate Qualifying End Date (QED).

2. Submit the request in writing or by phone to the Commonwealth Choice Customer Service Center; 554 Main Street, P.O. Box 15066 Worcester, MA. 01615-0066; Phone: 1-877-623-6765.
3. Announce your open enrollment offering upon completion of account set up (including census submission) and receipt of a new employer ID. Please make sure that this information is provided to your employees in a timely manner.
4. All outstanding balances in the original Voluntary Plan account must be paid in full before it is closed.
5. Subscribers must pay off delinquencies by either payroll deduction or sending a direct post tax payment to Commonwealth Choice.
6. Existing subscribers must re-enroll using the new employer identification number.

Questions

If you have questions about the information above please call the Commonwealth Choice Customer Service Center at 1-877-MA-ENROLL (1-877-623-6765). Persons who are hearing impaired may use TTY service by calling 1-888-213-8163.

Again, welcome to Commonwealth Choice. We are pleased to provide you with a full range of health insurance options and happy to be ***your connection to good health.***