

## Health Connector Policy: Eligibility for Catastrophic Plans

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Policy #: **NG-1D**

Date revised: **8/22/2013**

Category: **Eligibility**

Effective date: **1/1/2014**

Approved by: **Ed DeAngelo**

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### **Applicable to Catastrophic products only**

An individual is eligible for enrollment in a Catastrophic Plan if s/he meets the following criteria:

1. Meets the criteria for eligibility to purchase individual/family Non-Group plan;<sup>1</sup>
2. Is at any income level;<sup>2</sup>
3. If enrolling in an Individual/Family plan during a closed enrollment period, an individual must meet the special conditions to enroll outside of the annual open enrollment period;<sup>3</sup>
4. **Either** has not attained the age of 30 before the beginning of the plan year; **or**
5. Is 30 years old or older when the plan year begins **and** has a Certificate of Exemption from the Individual Mandate pursuant to 26 U.S.C. 5000A(e)(1) or 26 U.S.C. 5000A(e)(5).

An individual enrolled in a Catastrophic Plan who turns 30 years old during the plan year and does not have a Certificate of Exemption will:

1. Remain in the Catastrophic Plan until his/her renewal date;
2. Be disenrolled at the end of his/her plan year; **and**
3. Be offered an individual/family non-group plan prior to his/her termination date.

An individual purchasing a Catastrophic Plan can purchase coverage for a spouse, domestic partner, dependent or family through this type of coverage only if each individual in the plan meets the eligibility requirements described above.

<sup>1</sup> Please reference the policy [Eligibility for Individual/Family Plan \(NG-1A\)](#)

<sup>2</sup> If an individual's income is  $\leq 400\%$  of the Federal Poverty Level, s/he may be eligible to participate in other state or federal insurance programs. Please reference the policy [Eligibility for Federal and State Financial Support for Individual/Family Plan \(NG-1B\)](#)

<sup>3</sup> Please reference the policy [Mid-Year Life Events \(NG-1E\)](#)