COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE
1000 Washington Street, Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • FAX (617) 521-7758
http://www.mass.gov/doi

DEVAL L. PATRICK
GOVERNOR

TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR

GREGORY BIALECKI
SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT

BARBARA ANTHONY
UNDERSECRETARY OF CONSUMER AFFAIRS AND BUSINESS REGULATION

JOSEPH G. MURPHY
COMMISSIONER OF INSURANCE

BULLETIN 2011-03

TO: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc. and Health Maintenance Organizations Offering or Renewing Insured Health Products in the Merged Market in Massachusetts (Carriers)

FROM: Joseph G. Murphy, Commissioner of Insurance

DATE: February 24, 2011

RE: Additional Qualifying Event for Enrollment of Individuals in Merged Market

---

The Division of Insurance ("Division") issues this Bulletin to identify an event that is to be considered a qualifying event as described in Bulletin 2010-13 for eligible individuals to be able to obtain health coverage in the merged market outside statutory open enrollment periods. This event concerns individuals eligible for continuation coverage under M.G.L. c. 176J, § 9 ("Mini-COBRA") or under the Consolidated Omnibus Budget Reconciliation Act of 1986 ("COBRA") (collectively, "Continuation Coverage").

Specifically, an individual will be considered to have lost eligibility for employment-based coverage and to have experienced a qualifying event as described in Bulletin 2010-13 if the individual has:

1) waived Continuation Coverage and the sixty-day election period for Continuation Coverage has expired, or
2) canceled Continuation Coverage after at least sixty days of fully paid coverage.

Carriers shall enroll eligible individuals who have had a qualifying event into an individual health plan within 30 days of receipt of a completed application if the eligible individual applies for such coverage within 30 days of the qualifying event.

If you have any questions regarding this Bulletin, please contact Nancy Schwartz, Director, Bureau of Managed Care at (617) 521-7323.