



Qualifying Life Event (QLE) Definition

A qualifying life event is a life-changing situation that can impact your members health insurance. It allows you to enroll a member in The Corps Network health plan outside the normal 30-day eligibility period.

Examples

Address Change and or Moves Out of Employer's Service Area
Reduction in Work Hours
Death of a Dependent
Death of an Employee
Divorce or Legal Separation
Employee Status Change
Loss/Gain Additional Coverage
Marriage
New Hire/Rehire
Termination of Employment
Exhaustion of COBRA

Eligibility FAQs

What is the eligibility timeframe to enroll a QLE?

Members have a 30-day eligibility window from the day coverage is lost to be enrolled in The Corps Network health plan. If the 30-day eligibility window has passed and your member fails to provide documentation of the QLE, the request will be denied.

How do I enroll a QLE?

1. Obtain the "Letter of Lost Coverage" or "Letter of Credible Coverage" from your member.
2. Send SMIC an email requesting a review of your member's attached QLE document.
 - a. Document must include:
 - i. Members Name
 - ii. Members Date of Lost Coverage
 - iii. Reason for Lost Coverage
3. SMIC will review the document and approve/deny within 48 business hours.
4. Once a decision is made, you can continue with the instructions your SMIC representative provides.



Eligibility FAQs

When will the members coverage be effective once the QLE is approved?

Program Administration will be instructed to enroll their member the day after coverage was lost.

What does my member do if they miss the eligibility timeframe for QLE's?

Your member may visit the federal healthcare marketplace or applicable state exchange to obtain alternate coverage.

Additional Questions?

Contact SMIC at smic.tcnsupport@amwins.com