

Title: Election period tolling for applicants with mental or physical impairment or incapacitation

NEW SEBB Program Administrative Policy 56-2

Contact:	Policy and Rules Coordinator, ERB Division	Effective:	October 1, 2019
Associated RCW:		Rescinded:	NA
Associated SEB Board Policy Resolutions:			
Associated WAC:	182-30-090 182-30-100 182-31-080 182-31-090 182-31-100 182-31-150 182-31-190	Supersedes:	NA
Assoc. fed law/reg:	29 CFR § 2560.503-1		
Associated Procedures:		Owner:	Policy, Rules, & Compliance Manager, ERB Division
Associated Forms & Communication		Approved by:	
		Position:	Director of the SEBB Program
		Date approved:	

Purpose:

This policy applies whenever an applicant (or another party acting on behalf of the applicant) requests tolling of the continuation coverage, new employee eligibility, annual open enrollment or special open enrollment election period for reason of mental or physical impairment or incapacitation.

This policy establishes the methodology that the School Employee Benefits Board (SEBB) Program will use to make a determination of mental or physical impairment or incapacitation for the purpose of tolling the election period of continuation coverage, new employee eligibility, annual open enrollment, or special open enrollment.

This policy provides timing requirements to request tolling of the election period for reason of mental or physical impairment or incapacity.

For the purposes of this policy, “tolling” or “tolled” means to pause, delay or suspend the time period to elect continuation coverage, or SEBB insurance coverage in the case of new employee eligibility, annual open enrollment, or special open enrollment.

Policy:

1. Election Period Tolling Eligibility: The applicant, their legal representative, or any party acting on behalf of the applicant may request tolling of the election period due to the mental or physical impairment or incapacitation of the applicant.
2. A determination of the applicant's mental or physical impairment or incapacitation shall be made by the applicant's physician. A written note from the applicant's physician will be sufficient proof of the applicant's impairment or incapacitation if it includes the following information:
 - a. The condition that renders the applicant mentally or physically impaired or incapacitated; and
 - b. The date that the applicant's mental or physical impairment or incapacitation began, and if it has ended, the date the period or incapacitation ended.
3. If the applicant, or a party acting on behalf of the applicant, is not able to provide a note from the applicant's physician, then the Health Care Authority's (HCA) Clinical Quality and Care Transformation Division (CQCT) will make a determination of the applicant's impairment or incapacitation based upon supporting documents submitted on behalf of the applicant. The supporting documents must clearly state the condition that renders the applicant mentally or physically impaired or incapacitated, and the date the impairment or incapacitation began and if the impairment or incapacitation has ended, the date it ended.
4. Requests for election period tolling due to mental or physical impairment or incapacitation of the applicant must be made in writing and received by the SEBB Program no later than 120 days after the date on the denial notice was issued by HCA or the SEBB organization or from the date of the action that the applicant is now requesting be tolled. A written note from the applicant's physician as described in section 2 above, or supporting documentation as described in section 3 must be submitted with the request for tolling of the election period.
5. Upon approval, the election period shall be tolled from the date of the applicant's mental or physical impairment or incapacitation. The applicant, their legal representative, or any party acting on behalf of the applicant, will receive the balance of the election period to make the election of continuation coverage or SEBB insurance coverage.

Example: During the 60 day election period, the applicant gets into an accident and becomes hospitalized in a coma on day 25. The applicant fully recovers and is released from the hospital on day 55. On day 75, applicant sends in an application to HCA to enroll in COBRA benefits. Along with the application, they submit a letter from the treating physician stating the applicant's condition and that from day 25 through 55, the applicant was both mentally and physically incapacitated. Because the applicant provided adequate documentation for the incapacitation, the election period timeline will be tolled, granting an additional 30 days (day 55 – day 25 = 30 days), so the application on day 75 is timely, and they would not be considered untimely until day 90.

6. The balance of the tolled election period will begin to run (i.e., the time period to make an election is no longer paused, delayed, or suspended and will begin to run out) on the date

- that the applicant reestablishes coherence or capability, or the date legal representation or guardianship is established, as demonstrated by supporting documentation.
7. Documentation of legal representation or guardianship must be received by the SEBB Program no later than 120 days from the date on the denial was issued by the Health Care Authority (HCA).
 8. In the case of a party acting on behalf of the applicant, the balance of the tolled election period will begin to run (i.e., the time period to make an election is no longer paused, delayed, or suspended and will begin to run out) on the date the party began acting on behalf of the applicant.
 9. Once the election has been made within the balance of the tolled election period (i.e., within the time period remaining after the election period is no longer paused, delayed, or suspended), coverage will begin retroactive to the date of the qualifying event and is contingent upon payment of any unpaid premiums and unpaid applicable premium surcharges. All retroactive premiums are paid post-tax.
 10. If the request for tolling is denied, the applicant or another party acting on behalf of the applicant may appeal the denial to the SEBB Appeals Unit by following the process described in WAC 182-32-2030.