

Frequently Asked Questions – Waiver of Medical Coverage

Question 1. What is the waiver of medical coverage policy?

All employees may waive medical coverage. If you have an offer for the full employer contribution towards medical coverage you can waive coverage by giving SEGIP a completed [Waiver of Medical Coverage form](#) and acceptable proof of other coverage within your enrollment period.

If you have partial or no employer contribution you can waive coverage, but you do not need to complete a specific form or show proof of other coverage. To waive you will need to follow the directions included in your enrollment packet.

Question 2. When can I waive my medical coverage?

Employees are able to waive medical coverage starting on July 1, 2017. Beginning on that date, any new hire or existing employee who is eligible for the full employer contribution towards medical coverage may choose to waive it. If you are currently enrolled, you will have to wait until Open Enrollment or upon a qualified life event to waive coverage or change your coverage level.

Question 3. How do I waive medical coverage?

How you waive your medical coverage will depend on the employer contribution you receive. Check with your agency HR department if you do not know the contribution level you receive.

- Full employer contribution: You must submit a completed [Waiver of Medical Coverage form](#) and acceptable proof of other coverage to SEGIP within your enrollment period.
- Partial or no employer contribution: Follow the directions in your enrollment materials. You will not be required to provide proof of other coverage.

Question 4. Will I be able to waive my medical coverage if I am in an enrollment period on July 1, 2017?

Yes, as long as you are not already enrolled in SEGIP sponsored medical coverage. To waive you must have your completed [Waiver of Medical Coverage form](#) and proof of other coverage in the SEGIP office on the last day of your enrollment period (the Deadline). You can submit your documentation electronically or drop it off, our contact information is at this bottom of this page. Your enrollment package will not include waiver instructions or a form.

Question 5. If I waived coverage before July 1, 2017 do I now need to show proof of other coverage?

No. If you waived coverage prior to July 1, 2017 you do not need to provide proof of other coverage to continue waiving coverage. If you become eligible for the full employer contribution in the future, you may be asked to show proof of other coverage at that time.

Question 6. Must I provide proof of other coverage if I receive partial or no employer contribution for my medical coverage?

No. Proof of other coverage and a waiver form are only required from employees who receive the full employer contribution. Directions on how to waive medical coverage are included in your enrollment packet.

Question 7. Is medical coverage the only benefit that requires proof of other coverage to be waived?

Yes, medical coverage is the only insurance benefit that may require proof of other coverage in order to waive it. No proof of other coverage is needed to waive dental or the other optional coverages.

Remember that dental coverage is offered every other Open Enrollment and that enrolling in other optional coverages after your initial enrollment period requires evidence of insurability (proof of good health).

Question 8. What other coverage will be accepted?

To waive coverage you must have a medical coverage (a health plan) in place. Examples of medical coverage that will count include:

- Group health plans sponsored by an employer or other entity such as a trade group
- Individual health plans purchased through an exchange or the open market
- Veterans Affairs care
- TRICARE
- Part A and/or Part B of Medicare
- Indian Health Services coverage or coverage from a tribal organization
- Public programs

Examples of other coverages that are not accepted include:

- Health reimbursement account (HRA) or a health savings account (HSA) that are not paired with a high deductible health plan (HDHP),
- FSA (flexible saving account)
- Disability coverage
- Long-term care insurance
- Automobile coverage
- Other insurance coverage that does not primarily cover both hospital and medical costs

Question 9. What proof of other coverage will be accepted?

Your proof must be an official document of the coverage provider demonstrating you have acceptable medical coverage at the time of the waiver. Some options are:

- Coverage through your spouse or parent who is enrolled in medical coverage offered through SEGIP: [Proof of Medical Coverage Through Another State Employee form](#).

- Other group coverage (including another employer): Letter on that employer's/group's letterhead, dated and signed by a company official within the last 30 days.
- Individual medical policy: Letter of creditable coverage dated within the last 30 days.
- VA care and Medicare coverage: A copy of your membership card.
- Medicaid: Official Medicaid letter dated within the last 30 days.
- TRICARE: [Official proof of TRICARE Coverage](#) dated within the last 30 days.

If you choose to waive your state employee medical coverage it is up to you to ensure the other coverage is in effect and adequate for your needs.

Question 10. If I waive medical coverage, will I be able to enroll in SEGIP administered medical coverage at a later date?

Yes. If you waive your state-sponsored employee medical coverage and later decide you would like to enroll in the state's health plan, you are able to do so during Open Enrollment or upon a qualified life event.

Please note: you must experience a qualified life event to enroll outside of Open Enrollment. In this regard not all types of coverage are equal. For example, while the loss of group coverage is a qualified life event, the loss of an individual policy is not. So, if you had an individual policy you could not enroll in the state's employee medical coverage until Open Enrollment, or until you had another type of qualified life event such as getting married.

You can see a full list of qualified life events in the SEGIP [Summary of Benefits](#) (see Special enrollment periods) or in [Your Employee Benefits booklet](#) (see Adding, canceling and changing coverage). If you have any questions about enrolling or what qualified life events, the SEGIP staff is happy to assist.

Question 11. Will I automatically be enrolled in medical coverage if I do not submit both the Waiver of Medical Coverage form and proof of other coverage on time?

Yes, all employees eligible for the full employer contribution must submit the [Waiver of Medical Coverage form](#) and proof of other coverage by the deadline or they will be automatically enrolled in medical coverage.

Question 12. What is my deadline?

Your deadline is a specific date and is determined based on your circumstances:

- As a new hire, your deadline is the date shown on your enrollment form or 35 days from the date printed on the bottom of the enrollment form, whichever is later.
- To waive during Open Enrollment the [Waiver of Medical Coverage form](#) must be in the SEGIP office on the last day of the Open Enrollment period.
- If you are newly eligible for the full employer contribution you have 30 days from the date of your eligibility.

In all cases your waiver form must be in the SEGIP office by 11:59 p.m. on your deadline. You may submit your documentation electronically, by mail, fax, or in person. SEGIP contact information is at the bottom of this page.

Question 13. What is a qualified life event?

A qualified life event is a specific change in your situation that can make you eligible to enroll in health insurance outside the annual Open Enrollment, such as getting married or the birth of a child.

You can see a full list of qualified life events in the SEGIP [Summary of Benefits](#) (see Special enrollment periods) or in [Your Employee Benefits](#) (see Adding, canceling and changing coverage). The SEGIP staff is happy to assist you with questions about enrolling or qualified life events.

Question 14. Once I have waived medical coverage, how often do I need to show proof of other coverage?

Only once. For employees who are eligible for full employer contribution, proof of coverage must only be provided when you initially submit your [Waiver of Medical Coverage form](#). You do not need to show proof of other coverage during Open Enrollment to continue to waive coverage.

If you are not eligible for full employer contribution, you will only be asked to show proof of other medical coverage if you become eligible for the full employer contribution and have the opportunity to enroll outside of Open Enrollment.

Question 15. SEGIP contact information:

Phone: 651-355-0100

Email: segip.mmb@state.mn.us

Website: <https://mn.gov/mmb/segip/>

Address: 400 Centennial Office Building
658 Cedar Street
Saint Paul, Minnesota 55155