

## Qualifying Event Employer Frequently Asked Questions

- 1. Can ALL benefit elections be changed because of a qualifying life event?**  
No. The benefit change must be consistent with the life event.. If you lose Medical coverage because you lost your job, you can only add the same coverage.
- 2. Can a Certificate of Credible Coverage be used as proof of loss?**  
No. The certificate of credible coverage from the health care provider does not answer the "why" question. It will show how long the employee has had coverage, who is covered and the type of coverage as well as the effective end date of coverage but does not show "why" coverage was lost.
- 3. How many days does an employee have to report a Qualifying Event?**  
An employee MUST report a qualifying event within 31 days of the occurrence.
- 4. How can the employer check to make sure that a submitted Change Card via the NMPSIA Online Benefits system was processed by Erisa?**  
Transactions processed by Erisa can be found by checking Online Inquiry or the Confirmation notice on the Online Benefits System.
- 5. Is a divorce a qualifying event?**  
Yes. The employee MUST report within 31 days of the final divorce date and MUST submit a copy of the final divorce decree as supportive documentation when removing the ex-spouse and any enrolled step-children from benefit coverage.
- 6. Is a divorce decree considered proof of loss?**  
While the divorce is a qualifying event, the decree does not answer any of the required questions that are needed as proof of loss. (Who, What, When, Where, Why)