

Benefits Specialist Enrollment Processing Guide

For Employer's Internal Use Only

1. Purpose & Scope

This guide provides procedures for Benefits Specialists to review, process, approve, deny, and document all enrollment-related transactions in compliance with NMPSIA Rules and established timelines. This internal guide is for consistent enrollment handling across all employer groups however it is not intended to replace or supersede the information in the Annual Program Guide.

This guide applies to:

- New Hire Enrollments
- Open Enrollment Elections
- Qualifying Events (QE)
- Dependent Additions/Cancel
- Corrections
- Late Enrollments / Exception Requests (*only considered in cases of extenuating circumstance*)

2. Step-by-Step Enrollment Processing Procedure

The enrollment process begins with identifying the type of enrollment request being submitted.

A. The Benefits Specialist must determine whether the request is a:

- New Hire enrollment
- Open Enrollment
- Switch Enrollment
- Qualifying Event (QE),
- Adding dependent
- Cancelling dependent
- Correction
- Late Enrollment (exception request required)

At intake, you should document the employee's name, employee ID, date of birth, date of hire (if applicable), event date (if applicable), date submitted and requested effective date. Make sure you are date stamping documents or facilitating correspondence by email with visible dates.

B. Next, verify timeliness.

- New Hire enrollments must be submitted **within 31 days** of hire.
- Qualifying Events must be reported **within 31 days** of the event date.
- Open Enrollment elections must fall within the published Open Enrollment window.
- Supporting Documents must be submitted **within 61 days** of the reporting date these include: birth certificates, marriage certificates, social security numbers, divorce decree, court orders, loss of coverage letter, domestic partner affidavit, proof of other coverage, etc. (effective date will always be first of the following month from the date documents are received)
- Requests outside required timeframes must be routed to the Exception Request Process (*only considered in cases of extenuating circumstance*).

C. Confirm the enrollment was completed through the MyBenefits portal or through a signed and dated paper form. If neither exists, request completion before proceeding.

D. Review required documentation.

- Marriage certificates/ domestic partner affidavit are required for spouse/partner enrollment
- Birth certificates/court order proving guardianship for child enrollment
- Loss of coverage letters must include type of coverage lost, names of individuals losing coverage, coverage end date, and reason coverage ended. Incomplete documentation must be returned for correction.

E. Within the portal

- Confirm the correct transaction type
- Effective date
- Plan selections
- Coverage tier
- Dependent information

Return transactions with errors and provide clear correction instructions on what your employee needs to correct or include.

F. If compliant, you are ready to:

- Approve the transaction
- Confirm EASI Edu. has processed by logging in the next day to the employee account or review associated Confirmation Notices
- Reconcile your bill every month to make sure your requests are properly processed.

G. If non-compliant you must:

- Deny with detailed reasoning.
- If it is timely but incomplete, reject for correction and communicate what is required. Remind employee of established timelines.
- If outside timelines, initiate the exception request process (*only considered in cases of extenuating circumstance*).

Before closing the case, confirm documentation is saved, notes entered, and written communication sent.

3. Enrollment Intake Form

Employee Name: _____

Employee ID: _____

Date of Birth: _____

Employer / District: _____

Date of Hire: _____

Enrollment Type: _____

Event Date (if applicable): _____

Date Submitted: _____

Requested Effective Date: _____

Coverage Tier: _____

Documentation Received: _____

Initial Review Notes: _____

4. Enrollment Processing Checklist

Timeline Verification:

- Within 31-day window
- Within 61-day supporting documentation window
- Event date verified
- Effective date compliant

Documentation Review:

- Required documents received
- Documents complete and legible
- Loss of coverage verified and compliant with NMPSIA Rules (if applicable)

Portal Review:

- Correct transaction type
- Correct plan selections
- Correct coverage tier
- Required documents attached

Decision Action:

- Approved
- Denied
- Returned for correction
- Routed to Exception Request (*only considered in cases of extenuating circumstance*)

5. Quick Reference Guide – Enrollment Requirements by Qualifying Event Category

NEW HIRE:

- Submit enrollment form within 31 days of hire
- Completed portal transaction or signed form
- Dependents require documentation

MARRIAGE:

- Submit enrollment form within 31 days of marriage date
- Marriage certificate required

BIRTH:

- Submit enrollment form within 31 days of birth
- Birth certificate or proof of birth (hospital letter acceptable do not wait for State Birth Certificate)

LOSS OF COVERAGE:

- Submit enrollment form within 31 days of loss date
- Letter must list who lost coverage, what lines of coverage were lost, when coverage ended, where coverage was previously held, why coverage was lost (reason must be deemed involuntary)

DIVORCE/LOSS OF COVERAGE:

- Submit enrollment form within 31 days of divorce being finalized
- Divorce decree is required to cancel spouse from coverage
- Coverage termination date verified
- If adding coverage, a loss of coverage letter is required

OPEN/SWITCH ENROLLMENT:

- Submit enrollment form within 31 days
- Marriage certificate to add spouse is required
- Domestic partner affidavit to add partner is required
- Birth certificate, court order proof of guardianship, or domestic partner affidavit to add dependents required
- If you excluding a member of your family from any lines of coverage proof of other coverage is required

LATE ENROLLMENT:

All documents required in the above examples must still be provided to EASI Edu. for processing of a denial prior to an exception request being made.

- Outside 31-day window
- Must follow Exception Request Process
- Exceptions are only considered in cases of extenuating circumstance