



Division of Insurance

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**OPEN ENROLLMENT FOR NEW CHILD-ONLY HEALTH POLICIES
BEGINS AUGUST 1**

Denver – An open-enrollment period for new child-only health policies begins on August 1. These policies will be offered by all health insurance carriers offering individual coverage. The General Assembly mandated during the 2011 legislative session that all insurance carriers writing individual coverage in Colorado also must offer child-only policies. Gov. John Hickenlooper signed the bill into law on April 29.

“The expansion of child-only health plans in Colorado means parents can obtain health coverage for their children to protect them. Child-only coverage permits families to ensure that the youngest family members are covered and can get necessary preventive care and treatment to avoid serious, and costly, problems if uninsured,” said Commissioner of Insurance Jim Riesberg.

This initial open enrollment period under the legislation runs through August 31, 2011; in subsequent years the open enrollment periods will be in January and July. Coverage is effective after a 30-day waiting period following the end of the open enrollment period.

A child-only health policy means there is no adult on the individual policy. There can be many scenarios for this type of policy: the parents may be insured through an employer-sponsored plan which does not offer dependent coverage; or the family may not be able to afford coverage for all members, and is seeking coverage for the children only. Life events, such as divorce or job loss, may also affect insurance coverage.

Children who lose coverage due to a qualifying event can obtain child-only coverage by applying within 30 days of the event. Qualifying events include birth, adoption, marriage, dissolution of marriage, loss of employer-sponsored coverage, loss of Medicaid or Children’s Basic Health Plan coverage, or entry of a court or administrative order mandating coverage. Outside of a qualifying event, a child-only policy can be applied for only during an open enrollment period.

Carriers writing child-only policies must issue them without regard to the child’s health status or condition, a requirement under federal health care reform.

On May 3, 2011, the Colorado Division of Insurance issued an emergency regulation to implement the new law governing child-only health benefit plans, which can be found at <http://www.dora.state.co.us/insurance/regs/eindex.htm>. A permanent regulation, Insurance Regulation 4-2-33, will take effect September 1, 2011.

In addition, the Division has compiled a list of Frequently-Asked Questions (FAQ) to help guide consumers and carriers with the new law, which can be found below and on the Division's "What's New?" web page: <http://www.dora.state.co.us/insurance/what/what.htm>.

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*The **Colorado Division of Insurance** regulates the insurance industry and assists consumers and other stakeholders with insurance issues.*

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission