

BIRTH MONTH OPEN ENROLLMENT PERIOD

The state of California has established the month of the subscribing child's birthday as the open enrollment period for applicants under the age of 19 who are seeking individual health coverage. All applicants under age 19 should apply during their birth month unless they experience a qualifying event. Otherwise, he or she will be enrolled at a higher rate.

EFFECTIVE DATES

Applications received by the 15th of the month are effective on the 1st of the next month. Applications received on the 16th or later are effective on the 1st of the month after the next.

QUALIFYING EVENTS

Life is not predictable, and sometimes major changes occur outside the birth month open enrollment period. For this reason, the state of California has designated certain life events as *qualifying events*. If your child has experienced a qualifying event, he or she may enroll outside his or her birth month. For details, see the "Getting Coverage for Children" checklist (shown on the next page).

OTHER ENROLLMENT OPTIONS

If you do not apply during your child's birth month period or within 63 days of a qualifying event, you may still obtain health coverage for your child. However, coverage will be at a higher monthly rate.

UNDERSTANDING YOUR CHILD'S MONTHLY RATE

Your child's rate will be based on his or her health. In addition, there will be a 20 percent surcharge if your child was not insured within the past 90 days and if the child is not applying within 63 days of a qualifying event with the appropriate documentation. (For details, see the "Getting Coverage for Children" checklist.) This surcharge will remain in effect for 12 months, after which we will automatically remove the surcharge from your child's monthly premium.

BILLING

Designate the financially responsible party and his or her address on the child's application. This is the person who will receive all the bills and related notices. The financially responsible party may transfer financial responsibility to another individual by contacting the Member Service Call Center.

APPLYING ONLINE

The fastest and easiest way to apply is online. If you would like to apply for coverage for your child, please visit buykp.org/apply. After you complete the online application, you will receive a personalized copy of the "Getting Coverage for Children" checklist (see a preview on next page). You should submit your personalized copy of the checklist with the supporting documentation. We must receive your checklist and documentation by the date shown at the top of your checklist (within 14 calendar days of the date the application was submitted). Otherwise, your child will be enrolled at a higher rate.

APPLYING WITH A PAPER APPLICATION

If you prefer to send in a paper application, please use the "Getting Coverage for Children" checklist on the next page. Complete the checklist by identifying the situation applicable to your child (open enrollment, qualifying event, or other), and supply the supporting documentation. The application, checklist, and documentation must be submitted together. Otherwise, your child will be enrolled at a higher rate.

SUBMITTING YOUR INFORMATION

Submit your checklist, documentation, and application (if applying with a paper application) by either of the methods listed below.

Write your child's name in the top right-hand corner of each document to ensure that your records stay together. Do not send original documents. Keep those for your records.



Fax Send a secure fax of the checklist, documentation, and application (if applying with a paper application)—all pages—to **1-866-816-5139**.

or



Mail Send the checklist, documentation, and application (if applying with a paper application) to:
Kaiser Permanente for Individuals and Families, P.O. Box 7104, Pasadena, CA 91109.

You may also call **1-800-307-5945** or contact your broker. We'll be happy to help you choose a plan or answer any questions you may have.

Please consider your options carefully before failing to maintain or renew coverage for a child for whom you are responsible. If you attempt to obtain new individual coverage for that child, the premium for the same coverage may be higher than the premium you pay now.

GETTING COVERAGE FOR CHILDREN CHECKLIST

Use this checklist if you are submitting a paper application.

APPLICANT INFORMATION

Child's name	Child's medical record number (MRN) if applicable	Parent or guardian's MRN (if current member)
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OPEN ENROLLMENT

If you are applying during your child's open enrollment period (birth month), please check the box below and supply the documentation requested.

<input type="checkbox"/> Apply during child's birth month.	Documents required (copies only) <input type="checkbox"/> Certificate of creditable coverage (proof of prior insurance dated within 90 days of application submission date) and one of the following: <input type="checkbox"/> Birth certificate or <input type="checkbox"/> California state identification (ID) card or <input type="checkbox"/> Driver's license or <input type="checkbox"/> Passport
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QUALIFYING EVENTS

If you are applying for a child who has experienced a qualifying event, please check the event applicable to your child's situation and supply the documentation requested. Application and documentation must be dated within 63 days of the qualifying event (unless otherwise indicated).

Qualifying event	Documents required (copies only)
<input type="checkbox"/> Loss of MediCal or other public program's health benefits such as Healthy Families or Access for Infants and Mothers Program.	<input type="checkbox"/> Letter from the program stating the loss of coverage
<input type="checkbox"/> Birth (newborn)	<input type="checkbox"/> Birth certificate or <input type="checkbox"/> Letter from a medical center showing proof of birth
<input type="checkbox"/> Court-ordered mandate	<input type="checkbox"/> Court order for the child to be covered
<input type="checkbox"/> New resident of California	<input type="checkbox"/> Proof of residency, such as a utility bill in a parent's name or <input type="checkbox"/> Rental agreement in a parent's name or <input type="checkbox"/> California state identification (ID) card
<input type="checkbox"/> Loss of employer-sponsored coverage	<input type="checkbox"/> Termination letter from employer including reason why or <input type="checkbox"/> Termination letter from the health plan
<input type="checkbox"/> Employer stopped contribution toward coverage	<input type="checkbox"/> Letter from employer or <input type="checkbox"/> Termination letter from the health plan
<input type="checkbox"/> Legal separation	<input type="checkbox"/> Certificate of creditable coverage (dated within 90 days of application submission) and <input type="checkbox"/> Filed court papers
<input type="checkbox"/> Divorce	<input type="checkbox"/> Certificate of creditable coverage (dated within 90 days of application submission) and <input type="checkbox"/> Filed court papers
<input type="checkbox"/> Death of a policyholder	<input type="checkbox"/> Certificate of creditable coverage (dated within 90 days of application submission) and <input type="checkbox"/> Death certificate or <input type="checkbox"/> Phone call from surviving parent or guardian until death certificate can be provided
<input type="checkbox"/> Adoption	<input type="checkbox"/> Adoption papers

OTHER

If you are applying for a child outside his or her open enrollment period and none of the qualifying events apply, please check the "Apply anytime" box below and supply the documentation requested along with this checklist.

<input type="checkbox"/> Apply anytime	<input type="checkbox"/> Certificate of creditable coverage dated within 90 days of the date the application is submitted
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