

**From the Desk of**

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## **Health Reform Questions - Enrolling in the Marketplace this Fall**

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**Question:** I enrolled in my employer's group medical coverage at its open annual enrollment on July 1, 2014. In November 2014, I plan to drop this medical coverage and enroll in Health Insurance Marketplace at its next open enrollment for 2015. Can I drop my employer's group medical coverage in November 2014 for coverage on the Health Insurance Marketplace for 2015.

**Answer:** No. You may not drop coverage in the middle of a plan or policy year unless you incur a qualifying event specified in the employer's cafeteria plan. Enrolling in the Health Insurance Marketplace is not considered a qualifying event for 2015.

IRS provided transitional relief in the proposed employer mandate regulations allowing employees in noncalendar year group medical plans to drop coverage and enroll in coverage in the Health Insurance Marketplace for January 2014, if the employer amended its cafeteria plan to allow it.

This transitional relief has not been extended to enrollments on the Health Insurance Marketplace for 2015 or any other future year.