



Mineral



Question of the Week

JULY 20, 2022

QUESTION

An employee who opted not to be on our medical plan is about to have a baby. Would this event allow the employee and their newborn child to enroll in our plan?

ANSWER

It would, yes. The birth of a child is a HIPAA special enrollment right, meaning the employee, their spouse, and their newborn child may enroll into the medical plan midyear. However, it's a somewhat common misconception to assume the employee can also enroll their other children, if they have any, at the same time. While it might be possible, depending on the provisions of your plan, we recommend checking your plan materials to be certain. Documents to double check include your cafeteria plan, if you have one, and your medical summary plan description.