



Department of  
Employee Insurance

501 HIGH STREET, 2<sup>ND</sup> FLOOR  
FRANKFORT, KENTUCKY 40601

**DEI MEMO 21-02**

**TO:** ICs and HRGs  
**FROM:** Department of Employee Insurance  
**RE:** Exceptions Process  
**DATE:** April 8, 2021

Over the last several months, we have seen an influx of exceptions filed for various enrollment and eligibility issues. Due to the pandemic and the shift to work from home, we have been somewhat more lenient with approvals. We met with the plan's general counsel to ensure we are capturing the required data for exceptions and processing in accordance with the state and federal legislation.

Although DEI may allow election changes and exceptions to address a mistake, an exception should be based on remedying clear error or be supported by the facts and circumstances. We've revised the exception form to capture the reason for the exception and the person responsible for the exception request. The new section does require an explanation of what measures will be taken to avoid a similar issue in the future. The new form also requires the member and IC/HRG to sign.

To ensure consistency and adherence to both state and federal legislation, it is important that all processing for new hire enrollments, adding or dropping dependents due to a qualifying event, and terminations are completed in a timely manner. The exception request process allows a member to submit an exception request to make changes that are outside of the Department of Employee Insurance (DEI) rules and regulations due to:

- an administrative change to correct a member's health, dental or vision coverage that is not the fault of the member. For example, the member was provided with incorrect information by the employer and did not enroll within the required time period or an error was made in processing the enrollment.
- a member wishes to request an exception to an established rule due to extenuating circumstance. For example, the member missed the enrollment period because he/she was out of the country.
- a member is ineligible for coverage.

**NOTE: A member missing a deadline through no fault or mistake by the IC/HRG is NOT a valid reason or an exception; therefore, going forward, any exception for this reason will be denied.**

An exception request form and enrollment application are required to process your request. Completed forms should be signed by the member and the IC/HRG. Only completed forms will be processed. Forms missing required information will be automatically denied.