

Washington State Health Insurance Pool

**POLICY REGARDING  
EFFECTIVE DATE OF WSHIP COVERAGE**

1. Except as authorized by paragraphs 2, 3 or 4 below, an application received and approved by WSHIP shall be effective as of the dates specified below:

(a) Applications received by mail, fax, or postmarked by the last day of the month will be effective on the first day of the following month.

(b) Effective dates are always the first day of the month following the date rules above unless a later date is specified or if applicant requests and is eligible for a retro-active effective date.

2. An applicant may elect to have his or her coverage effective as of the 1<sup>st</sup> day of the third month following the WSHIP's receipt of his or her application by requesting the later effective date in his or her application.

3. An applicant may elect to have his or her coverage effective as of the 1<sup>st</sup> day of the month in which the applicant submits his or her application to WSHIP if the following conditions are satisfied:

(a) the applicant submits an application to a health insurance carrier licensed in the State of Washington no later than the end of the month for an effective date of the following month and is rejected; and

(b) the applicant submits an application to WSHIP no later than 15 days after receiving the carrier's Notice of Rejection.

4. WSHIP will not generally grant coverage with an effective date earlier than the dates specified above. However, WSHIP will consider individual requests for retroactive coverage on a case by case basis if a carrier has canceled the individual health coverage of an enrollee on a retroactive basis. WSHIP reserves absolute discretion to grant or deny such requests. If WSHIP elects to grant retroactive coverage, such coverage shall be subject to the following limitations:

(a) the applicant must submit an application to WSHIP for coverage in compliance with WSHIP's policies and procedures;

(b) the applicant must satisfy all other applicable WSHIP conditions for coverage;

(c) the retroactive effective date for the WSHIP coverage shall be the more recent of the following two dates: (i) the effective date of the cancellation of the individual health

coverage or (ii) or the first day of the twelfth month immediately prior to the date on which WSHIP receives the enrollee's application;

(d) the applicant must submit payment for all premiums due for the retroactive period; and

(e) WSHIP and the prior carrier must identify, reconcile and process claims for the retroactive period.