Hooray Health Direct Pay – Frequently Asked Questions (FAQ)

Question	Answer
How are employee premiums paid?	Employee Premiums are paid through direct billing on a monthly basis. Payments are made by debit or credit card.
When does coverage begin for a new hire?	Employees become eligible for coverage on the first day of the month following enrollment and payment. For example, if an employee enrolls and pays in November, coverage becomes effective December 1.
How are monthly payments processed?	Upon enrollment, employees authorize automatic Payments. The card on file is charged on the 15th of each month for coverage effective on the 1st of the following month.
What happens if an employee misses a payment?	If a payment fails, the employee will receive notification and must contact Customer Service to submit payment. The employee has until the end of month to make payment before coverage is terminated.

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Can coverage be reinstated after termination due to non- payment?	No. Coverage cannot be reinstated until the next Open Enrollment period. However, the loss of coverage would qualify as a Qualifying Life Event (QLE), allowing employees to seek coverage through another carrier.
Is there an Open Enrollment Period each year?	Yes. An Open Enrollment period will be offered each year.
How long to new hires have to Enroll?	New hires have 30 days from their hire date to elect coverage.
Are Qualifying Life Events (QLE) Recognized?	Yes. Employees may enroll in coverage or make eligible changes following a Qualifying Life Event (QLE).
Can employees change their coverage level month-to-month?	No. coverage changes may only be made during Open Enrollment or following a qualifying life event.
If a part-time employee declines coverage during Open Enrollment, when can they enroll again?	Employees have 31 days from the date of a Qualifying Life Event (QLE) to enroll in or make changes to coverage.

What documentation is required for a QLE?	Documentation requirements vary based on the type of Qualifying Life Event (QLE). Appropriate supporting documentation must be provided to verify the event. HH25-QLE-Criteria.pdf
Is Hooray Health coverage COBRA eligible?	Only the Dental and Vision products are COBRA Eligible.
Who administers Cobra for Dental and Vision coverage?	COBRA is administered directly by the carrier. Once coverage termination is reported, the carrier will issue a COBRA election packet directly to the eligible individual. No action is required from the employer.
What happens when an employee terminates employment?	Coverage remains active through the last day of the month in which employment ends.

What information is required when enrolling dependents?	During Open Enrollment, no supporting documentation is required. Employees must provide each dependent’s first and last name, date of birth, gender, social security number, and relationship to the employee.
Who should employees contact with questions or issues?	Employees may contact the Customer Service Team at 855-479-4008 to speak with a Benefit Advisor. Hours are Monday-Friday from 8:00 am – 6:00 pm CST and Saturday 9:00 am - 5:00 pm CST