

Administering Late Entry in Maxwell for Voluntary Critical Illness Products With Health Questions in the Maxwell Shopping Experience

Late entry rules (or late entry penalties) are a standard way for carriers to manage their risk for voluntary products. The carrier wants to ensure that they are not taking on additional risk by allowing the plan participant to enroll later, so they'll require an evidence of insurability (EOI) form to be completed. Maxwell automatically requires evidence of insurability (EOI) for employees or spouses who:

- Choose to enroll in any amount of coverage when they declined coverage in the past
- Choose to increase their existing coverage by any amount

For more information on how Maxwell supports EOI and late entry, read the article [“About Evidence of Insurability.”](#)

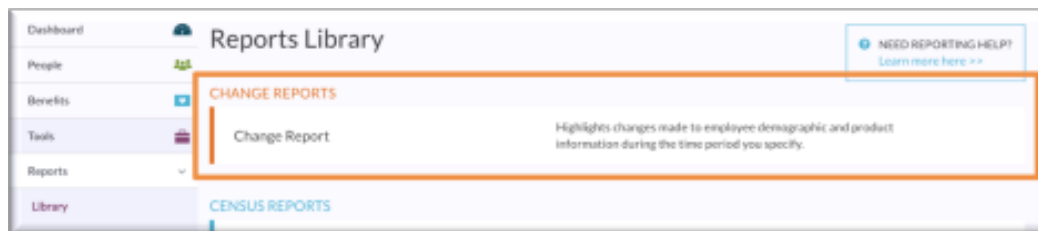
For voluntary critical illness products, some carriers do not use a form and instead have the employee answer health questions right in the Maxwell shopping experience after they elect a coverage amount that requires EOI. For those products, Maxwell does not currently support late entry rules and only requires EOI if the employee elects over the guaranteed issue. If the employee elects under the plan's guaranteed issue (GI) amount, they will **not** be subject to evidence of insurability (EOI), even if they are enrolling mid-year after being previously offered the product.

The Administrator is responsible for ensuring late entry rules get applied to these products. We recommend taking the below steps.

Step One

After Open Enrollment ends, run a Change Report to compare pre- and post-OE elections. That way, you can identify any late entrants that should have an additional amount subject to EOI. Follow the steps below:

- 1) When your Open Enrollment period has ended, go to *Tools > Reports > Library*. Click on the Change Report.



- 2) Enter the day before your Open Enrollment started as the “Initial Date” and the day after your Open Enrollment end date as the “Final Date.” Click *Export Data*.
- 3) Open the report in Excel and head to the “Product Changes” tab. You may want to filter a few fields to make the information more digestible.

- Filter “Product Status” to “confirmed” and “Product Name” to only the voluntary critical illness product that you’re looking to administer late entry rules on.
- Late entry rules vary by the carrier, but you’ll want to look for the following:
 - Employees with the change type “ADD” with the “Product Status” change of “waived-->confirmed” and the “Product Intent” change of “waive-->enroll” highlighted for the voluntary product.

Product Name	Product Status	Product Intent
Guardian Voluntary Life and AD&D 2017	waived-> confirmed	waive-->enroll

- Employees with the change type “ADD” with the “Product Status” listed “-->confirmed” and “Product Intent” listed as “-->enroll.” These individuals may not be late entrants, but you should check all the employees who are not new to Maxwell. They could have been offered the product through Maxwell in the past. If they did not explicitly waive the product in the past, it won’t display as a “CHANGE” like above.

Product Name	Product Status	Product Intent
Guardian Voluntary Life and AD&D 2017	--> confirmed	--> enroll

- Employees who are listed as a “CHANGE” with “Employee Product Coverage Amount” change highlighted with an increased amount.

Employee Product Coverage Amount
\$100,000-> \$150,000.00

Step Two

Once the carrier has approved their volumes, you can process the products following [these instructions](#). Please reach out to support@maxwellhealth.com if you have any questions!