

Cancelling Health Insurance

Have you recently qualified for other comparable coverage (or otherwise have had a qualifying event that necessitates you to cancel health coverage)? Then you'll need to cancel your coverage via **My Insurance Benefits**.

Table of Contents

Step 1: Log in to My Benefits and start the process..... 3

Step 2: Specify the event and date..... 4

Step 3: Family coverage review 4

Step 4: Edit and cancel coverage..... 5

Step 5: Upload required documentation..... 6

Special Circumstance: Combining onto one Family plan 7



Scan the **QR code to the left** to log in to My Benefits – or to set up a My Benefits account if you haven’t already done so.

URL: <https://apps.etf.wi.gov/MemberPortalWeb/>

Scan the QR code **to the right** to access the My Insurance Benefits FAQ page for more details and support.

URL: <https://www.cityofmadison.com/benefits/ETF-FAQ>



Cancelling Coverage FAQ

How do I access My Insurance Benefits?

To access [My Benefits](#) – the main portal from which you’ll access My Insurance Benefits – you’ll need a **MyWisconsin ID**. If you haven’t already set up a MyWisconsin ID, you will need to do so **as soon as possible**.

Scan the QR codes on page 2 to access the login portal to My Benefits and/or the My Insurance Benefits FAQ page. In addition to other helpful resources, the FAQ page has a link to ETF’s **My Benefits Help page**, which is your best resource for any troubleshooting help regarding access to my Benefits.

Is documentation required?

Yes – documentation is required for **all** midyear qualifying events. Additionally, your health insurance change **cannot be finalized** until your documentation has been uploaded via the My Insurance Benefits Document Center – so the sooner you can submit your change and upload your documentation, the better.

How long do I have to submit my enrollment/change?

Qualifying events typically have strict **30 calendar day** deadlines, measured from the event date (e.g. marriage date, loss of coverage date, etc.).

Can I cancel coverage with my qualifying event?

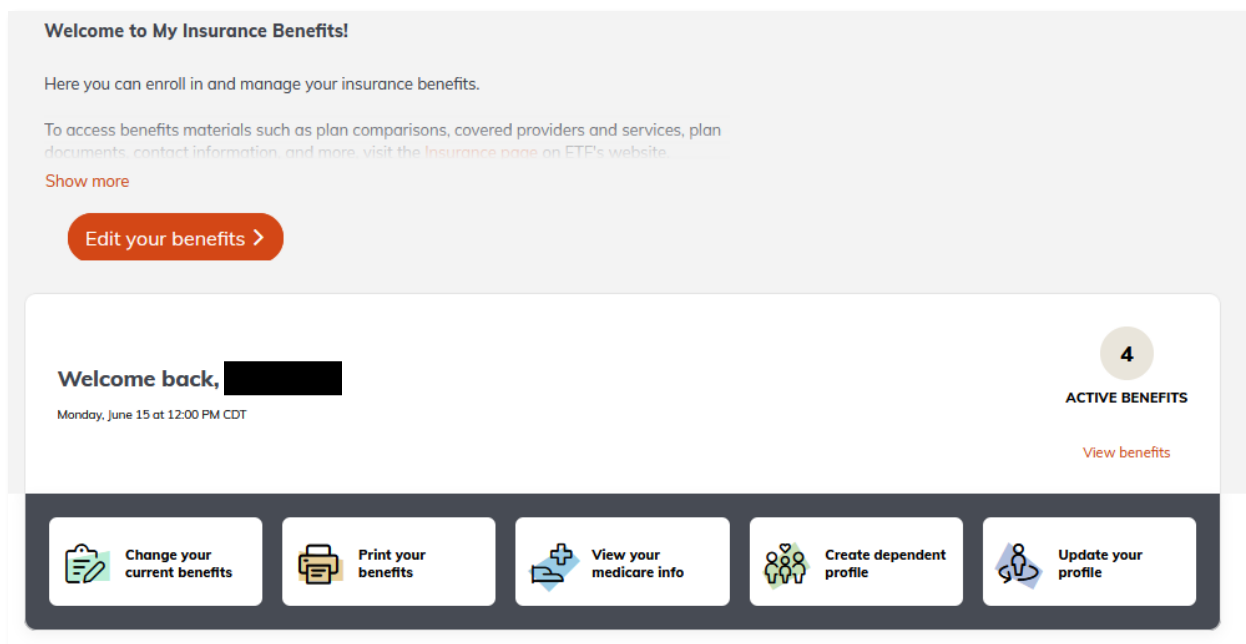
You can only cancel health coverage midyear if you have newly qualified for other comparable coverage – for example, through a spouse’s new job, or via birth/adoption, or via marriage. Please contact the Benefits team at (608) 266-4615 or benefits@cityofmadison.com if you have questions about this.

Step 1: Log in to My Benefits and start the process

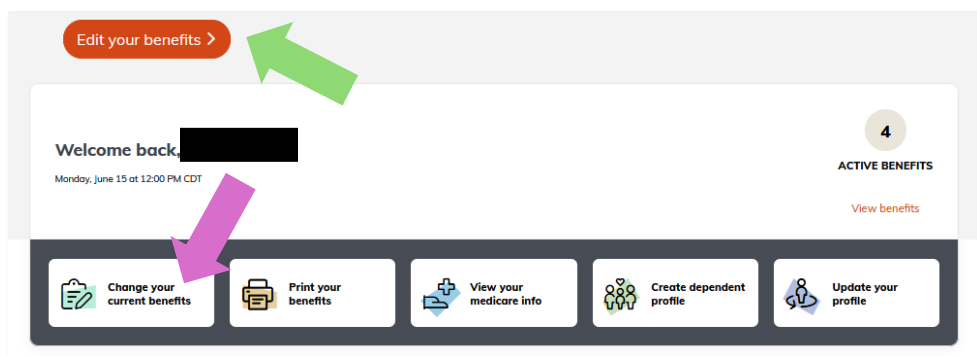
When you log in to My Benefits, **My Insurance Benefits** will be one of the options available to you. Select My Insurance Benefits, and you'll be taken to your home screen.

If you need help accessing My Benefits, the [My Benefits Help page](#) is your best resource!

If you are **already enrolled** in coverage, your home screen will show four (4) active benefits (medical + the supplemental benefits associated with health insurance, like pharmacy) (see below).



When you're ready to cancel coverage, there are several ways to start the process. The most immediate are the orange **Edit your benefits** button, located after the introductory paragraphs (green arrow), or the **Change your current benefits** button (purple arrow), located on the far left of the options below the welcome message. Once you've selected one of these, proceed to **Step 2**.



Step 2: Specify the event and date

On the next screen, select the bubble for **New life event** in the middle of the screen; then, select the reason for your change from the drop-down that will appear beneath it, and enter the date of the event in the calendar field to the right of the drop-down.

- You'll use **now eligible for other coverage** as the reason, with the first day of your other coverage as the date.

Once you've done so, select the **Next** button at the bottom left of the page, and proceed to **Step 3**.

Did you recently experience a life event?

Life events are significant moments (e.g. birth of a child) that might require you to make a change to your benefits. A life event is

Select a Life Event

The life event you select will help determine which benefits can be edited.

☒ New life event (ex. Marriage, birth, death, loss of other coverage, etc.)

Select reason for change *

--- please select ---

Enter the date of this life event *

--- please select ---

Help, the portal isn't letting me advance!

If you have missed the deadline for your qualifying event, **the ETF portal will not let you advance to the family review screen**. Instead, a red error message will occur at the top of the life event screen.

If you miss the deadline, **do not change your event date**. Instead, please contact the Benefits team immediately at (608) 266-4615 or benefits@cityofmadison.com. The Benefits team will then advise on what options may be available to you.

Step 3: Family coverage review

The next screen will list any family member(s) who **already** exist in the ETF portal as active dependent(s) for you. If you're enrolled in Individual coverage, you won't see anyone else listed.

In either case, since you're cancelling coverage, all you need to do is select **Next**.

Take a moment to review your family

If anyone is missing, you may add them below. Keeping an accurate record of your family is important, because it allows us to better suggest benefits and plans that may be right for you.

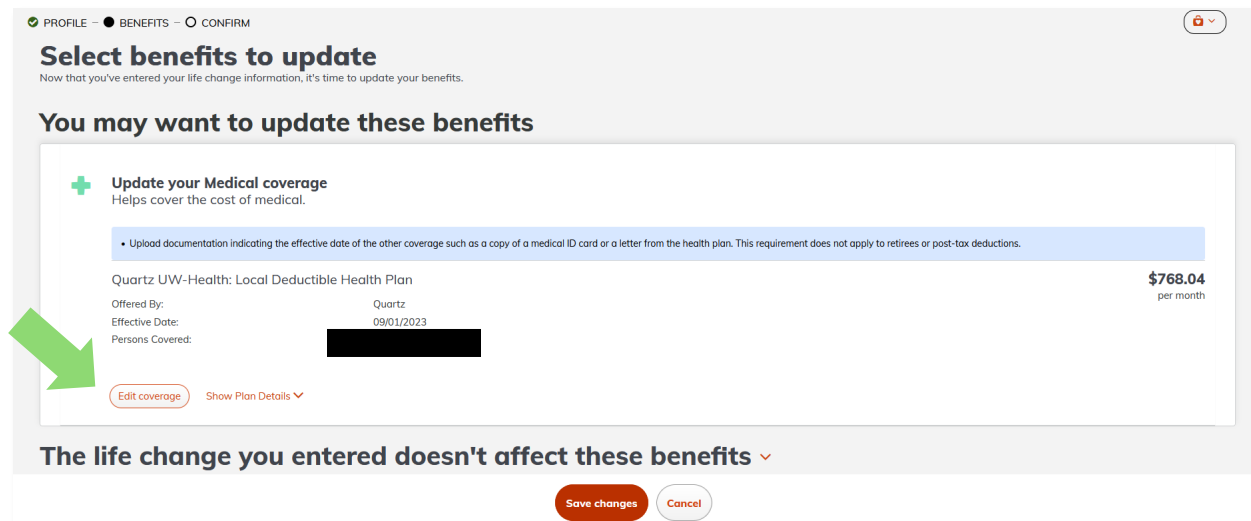
Create dependent profile

Next

Previous

Step 4: Edit and cancel coverage

You'll be taken to the **Select benefits to update** screen. From here, select the **Edit coverage** button beneath your medical coverage summary, indicated with a green arrow.



PROFILE — BENEFITS — CONFIRM

Select benefits to update

Now that you've entered your life change information, it's time to update your benefits.

You may want to update these benefits

+ Update your Medical coverage
Helps cover the cost of medical.

• Upload documentation indicating the effective date of the other coverage such as a copy of a medical ID card or a letter from the health plan. This requirement does not apply to retirees or post-tax deductions.

Quartz UW-Health: Local Deductible Health Plan **\$768.04**
per month

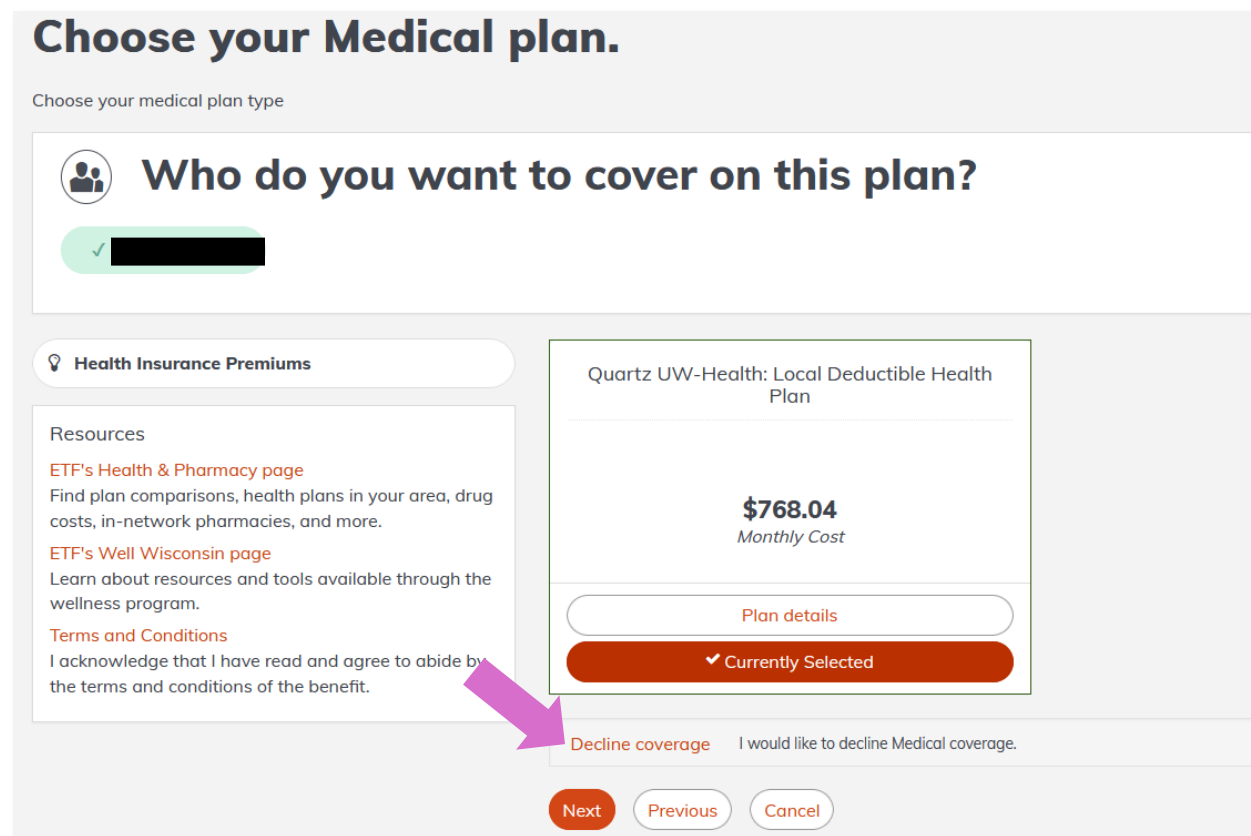
Offered By: Quartz
Effective Date: 09/01/2023
Persons Covered: [REDACTED]

[Edit coverage](#) [Show Plan Details](#) ▾

The life change you entered doesn't affect these benefits ▾

[Save changes](#) [Cancel](#)

Once you select **Edit coverage**, you'll be taken to a **Choose your Medical plan** screen.



Choose your Medical plan.

Choose your medical plan type

Who do you want to cover on this plan?

✓ [REDACTED]

Health Insurance Premiums

Resources

[ETF's Health & Pharmacy page](#)
Find plan comparisons, health plans in your area, drug costs, in-network pharmacies, and more.

[ETF's Well Wisconsin page](#)
Learn about resources and tools available through the wellness program.

[Terms and Conditions](#)
I acknowledge that I have read and agree to abide by the terms and conditions of the benefit.

Quartz UW-Health: Local Deductible Health Plan

\$768.04
Monthly Cost

[Plan details](#)

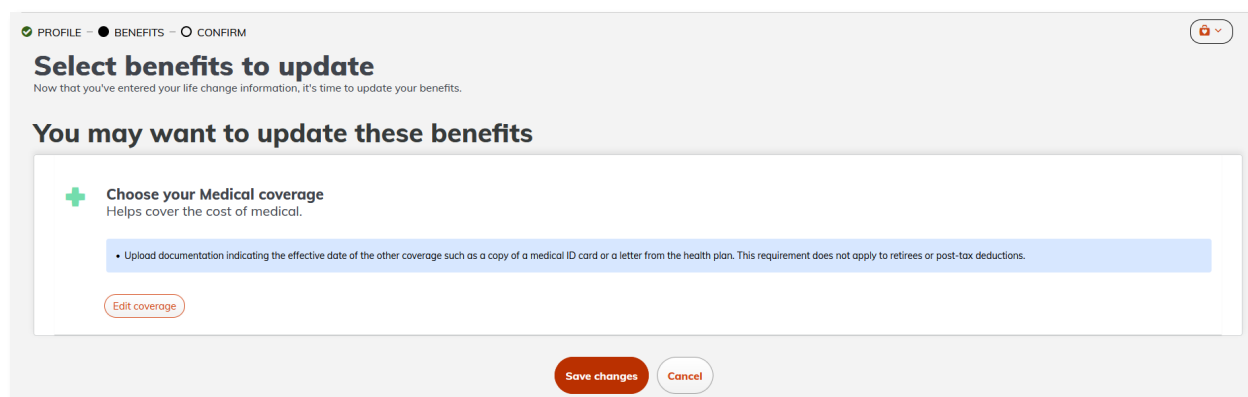
✓ **Currently Selected**

[Decline coverage](#) I would like to decline Medical coverage.

[Next](#) [Previous](#) [Cancel](#)

On the **Choose your Medical Plan** screen, select the **Decline coverage** option beneath the box that summarizes your current plan details (indicated with a purple arrow in the previous page's screenshot). Then, select **Next**.

You'll be returned to the **Select benefits to update** screen. Instead of a summary of your health plan, you'll now see "Choose your Medical coverage." Select **Save changes** at the center bottom of the screen.



You should be taken to a confirmation screen. Select **Confirm** (or **Continue**) at the center bottom of the screen. This should return you to the landing page.

Step 5: Upload required documentation

Once you've selected **Continue**, you'll be taken back to your home page. From here, there will be a new circular **To Do Items** icon to the left of the circular **Active Benefits** icon.

Before your change can be finalized, you'll need to **upload the appropriate documentation** for your qualifying event – in this case, proof of other coverage documentation (unless one of the special circumstances outlined below applies to you!).

Proof of other coverage documentation must be a letter on letterhead from the former employer or benefit provider, and must list the following:

- The name(s) of all individuals who have newly qualified for other coverage
- The start date of the coverage
- The reason for coverage starting
- The name of the new health plan

If you are unable to obtain documentation that lists all four pieces of information, ETF may still accept it so long as it lists (at minimum) the start date of coverage, the name(s) of all individuals who have qualified for coverage, and the fact that other health coverage has started. In this circumstance, the other details should be confirmed via email to the Benefits Team.

Please see the **Document Verification via My Insurance Benefits** help document for details on how to upload your documentation.

Special Circumstance: Combining onto one Family plan

ETF regulations require that all spouse/minor dependent(s) be covered on Family health insurance plans. Additionally, ETF prohibits dual coverage between two Group Health Insurance Program (GHIP) health plans.

If any of the following circumstances apply to you, additional steps will be required to process your health insurance change(s). **Check out the separate help document about combining onto one Family plan for details on steps you should take!**

- You and your spouse have had separate Single ETF health plans prior to the birth/adoption of your first child, and are now required to combine onto one Family plan
- You just got married to someone who has their own separate Single ETF coverage and **want** to combine onto a Family plan midyear
- You just got married to someone with Family ETF coverage (e.g. they are covering children already) and are **required** to combine onto a Family plan midyear
- Your spouse loses their non-ETF coverage, and you want to enroll in a Family plan for the two of you – but you are under the age of 26 and have ETF coverage through a parent (in this case, your parent must remove you before you can enroll)