








| Carrier | What is considered a Valid Waiver? | |
|---|---|--|
|  | Spousal Group Coverage Parental Group Coverage Enrolling as dependent in the group health plan Individual Coverage Medicare | Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage) |
|  | Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare | Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage) |
|  | Other Group Coverage Individual Coverage Medicare Medi-Cal | TRICARE Indian Health Service (Native American Tribal Coverage) |
|  | Other Group Coverage Enrolling as dependent in the group health plan Medicare Medi-Cal | TRICARE Indian Health Service (Native American Tribal Coverage) |
|  | Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare | Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage) |
|  | Other Group Coverage Individual Coverage Enrolling as dependent in the group health plan Medicare | Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage) |
|  | Other Group Coverage Individual Coverage Enrolling as a dependent in a group health plan through a different employer Medicare | Medi-Cal TRICARE Indian Health Service (Native American Tribal Coverage) |

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information