

## CERTIFICATE OF GROUP HEALTH PLAN COVERAGE

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| 1. Date of this certificate: _____   | 7. For further information call: <u>800-332-1168</u>  |
| 2. Name of group health plan:  | 8. If the individual(s) identified in line 5 has (have) at least 18 months of creditable coverage (disregarding periods of coverage before a 63-day break), _____ check here and skip lines 9 and 10: |
| 3. Name of participant: _____  | 9. Date waiting period or affiliation period (if any) began: _____  |
| 4. Identification number of participant: _____   | 10. Date Coverage began: _____  |
| 5. Name of individuals to whom this certificate Applies: _____<br>:  | 11. Date coverage ended (or if coverage has not ended, enter "continuing")  |
| 6. Name, address, and telephone number of plan administrator or issuer responsible for providing this certificate:<br>CEBT<br>8200 E. Maplewood Avenue,<br>Suite100<br>Greenwood Village, CO 80111<br>303-773-1373<br>800-332-1168 |   |

Certificate issued by: \_\_\_\_\_

Name of Employer \_\_\_\_\_

*[Note: separate certificates will be furnished if information is not identical for the participant and each beneficiary]*

### Statement of Health Insurance Portability and Accountability Act (HIPAA) Rights

**IMPORTANT - KEEP THIS CERTIFICATE.** This certificate is evidence of your coverage under this plan. Under the federal HIPAA law, you may need evidence of your coverage to reduce or eliminate a preexisting condition exclusion period under another plan regardless of health condition, to help you get special enrollment in another plan, or to get certain types of individual health coverage even if you have health problems.

**Preexisting condition exclusions.** Some group health plans restrict coverage for medical conditions present before an individual's enrollment. These restrictions are known as "preexisting condition exclusions." A preexisting condition exclusion can apply only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within 90 days before your "enrollment date." Your enrollment date is your first day of coverage under the plan. In addition, a preexisting condition exclusion cannot last for more than 12 months after your enrollment date. Finally, a preexisting condition exclusion cannot apply to pregnancy and cannot apply to a child who is enrolled in health coverage within 30 days after birth, adoption, or placement for adoption.

If a plan imposes a preexisting condition exclusion, the length of the exclusion must be reduced by the amount of your prior creditable coverage. Most health coverage is creditable coverage, including group health plan coverage, COBRA continuation coverage, coverage under an individual health policy, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), and coverage through high-risk pools and

the Peace Corps. Not all forms of creditable coverage are required to provide certificates like this one. If you do not receive a certificate for past coverage, talk to your new plan administrator.

You can add up any creditable coverage you have, including the coverage shown on this certificate. However, if at any time you went for 63 days or more without any coverage (called a break in coverage) a plan may not have to count the coverage you had before the break.

Therefore, once your coverage ends, you should try to obtain alternative coverage as soon as possible to avoid a 63-day break. You may use this certificate as evidence of your creditable coverage to reduce or eliminate the length of any preexisting condition exclusion if you enroll in another plan.

**Right to get special enrollment in another plan.** Under HIPAA, if you lose your group health plan coverage, you may be able to get into another group health plan for which you are eligible (such as a spouse's plan), if you request enrollment within 30 days. (Additional special enrollment rights are triggered by marriage, birth, adoption, and placement for adoption.)

Therefore, once your coverage ends, if you are eligible for coverage in another plan (such as a spouse's plan), you should request special enrollment as soon as possible.

**Prohibition against discrimination based on a health factor.** Under HIPAA, a group health plan may not keep you (or your dependents) out of the plan based on anything related to your health. Also, a group health plan may not charge you (or your dependents) more for coverage, based on health conditions, than the amount charged a similarly situated individual.

**Right to individual health coverage.** Under HIPAA, if you are an "eligible individual," you have a right to buy certain individual health policies (or in some states, to buy coverage through a high-risk pool) without a preexisting condition exclusion. To be an eligible individual, you must meet the following requirements:

- Have had coverage for at least 18 months without a break in coverage of 63 days or more;
- Most recent coverage was under a group health plan (which can be shown by this certificate);
- Group coverage was not terminated because of fraud or nonpayment of premiums;
- Ineligible for COBRA continuation coverage or you have exhausted your COBRA benefits (or continuation coverage under a similar state provision); and
- Ineligible for another group health plan, Medicare, or Medicaid, and do not have any other health insurance coverage.

The right to buy individual coverage is the same whether you are laid off, fired, or quit your job.

Therefore, if you are interested in obtaining individual coverage and you meet the other criteria to be an eligible individual, you should apply for this coverage as soon as possible to avoid losing your eligible individual status due to a 63-day break.

**State flexibility.** This certificate describes minimum HIPAA protections under federal law.

States may require insurers and HMOs to provide additional protections to individuals in that state.

**For more information.** If you have questions about your HIPAA rights, you may contact your state insurance department or the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) toll-free at 1-866-444-3272 (for free HIPAA publications ask for publications concerning changes in health care laws). You may also contact the CMS publication hotline at 1-800-633-4227 (ask for "Protecting Your Health Insurance Coverage"). These publications and other useful information are also available on the Internet at: <http://www.dol.gov/ebsa>, the DOL's interactive web pages - Health Elaws, or <http://www.cms.hhs.gov/hipaa1>.