

City of Modesto Health Plan Update

The information contained in this update represents a change to the rules of the City of Modesto Health plans. PLEASE READ CAREFULLY

Under the City of Modesto health plans, employees and their eligible dependents may enroll for coverage when they first become eligible for coverage [and annually during Open Enrollment]. In addition, employees and/or their eligible dependents are allowed to enroll in the group health plan if they experience a Special Enrollment event. Effective April 1, 2009, the plan rules have changed to allow you and/or your eligible dependents to enroll for coverage under a new HIPAA special enrollment opportunity.

The attached notice describes your rights to a HIPAA special enrollment, including the new special enrollment opportunity, and how to request coverage under a special enrollment.

Please keep this notice in a secure place with your other plan materials.

If you have any questions about the attached notice or want more information, please contact Rosemary Harless, Employee Benefits Coordinator at 577-5403.

City of Modesto's Initial Notice of Your HIPAA Special Enrollment Rights

Loss of Other Coverage - If you are declining enrollment for yourself and/or your dependents (including your spouse) because of other health insurance coverage or group health plan coverage, you may be able to enroll yourself and/or your dependents in this plan if you or your dependents lose eligibility for that other coverage or if the employer stops contributing towards you or your dependent's coverage. To be eligible for this special enrollment opportunity you must request enrollment **within 30 days** after your other coverage ends or after the employer stops contributing towards the other coverage.

New Dependent as a Result of Marriage, Birth, Adoption or Placement for Adoption - If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and/or your dependent(s). To be eligible for this special enrollment opportunity you must request enrollment **within 30 days** after the marriage, birth, adoption or placement for adoption.

Effective April 1, 2009 –

The City of Modesto group health plan will allow an employee or dependent who is eligible, but not enrolled for coverage, to enroll for coverage if either of the following events occur:

1. **TERMINATION OF MEDICAID OR SCHIP COVERAGE**- If the employee or dependent is covered under a Medicaid plan or under a State child health plan (SCHIP) and coverage of the employee or dependent under such a plan is terminated as a result of loss of eligibility.
2. **ELIGIBILITY FOR EMPLOYMENT ASSISTANCE UNDER MEDICAID OR SCHIP**- If the employee or dependent becomes eligible for premium assistance under Medicaid or SCHIP, including under any waiver or demonstration project conducted under or in relation to such a plan. This is usually a program where the state assists employed individuals with premium payment assistance for their employer's group health plan rather than direct enrollment in a state Medicaid program.

To be eligible for this special enrollment opportunity you must request coverage under the group health plan **within 60 days** after the date the employee or dependent becomes eligible for premium assistance under Medicaid or SCHIP or the date you or your dependent's Medicaid or state-sponsored SCHIP coverage ends.

To request special enrollment or obtain more information, please contact Rosemary Harless, Employee Benefits Coordinator at 209-577-5403.