



CHILDREN'S COVERAGE

CHIPRA & CHIP

Bond is here to help you understand how new healthcare laws will affect your children's coverage, so you can be confident your family is getting all it deserves.

The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) was designed to provide coverage to significant numbers of uninsured children and to improve the quality of care that all of America's children receive. The Act provides states with the funding and options they need to cover millions more uninsured children. It also strengthens and extends the Children's Health Insurance Program (CHIP), created in 1997. The Act builds on Medicaid and offers coverage options to uninsured children in families without access to affordable employer-sponsored insurances.

Things as an employer group you should be aware of:

SPECIAL OPEN ENROLLMENT

- Must permit employees and their eligible dependents to enroll in the plan if they:
 - Lose Medicaid or CHIP coverage; or
 - Become eligible to participate in a Medicaid or CHIP premium assistance program

Individuals gaining or losing Medicaid or CHIP coverage will have 60 days from the date of loss of coverage or the date of eligibility in order to request special enrollment in group health plan.

ACTION ITEMS

- Revise HIPAA special enrollment notices and/or special enrollment provisions in SPD's to include an explanation of the CHIPRA special enrollment rights and 60 day enrollment window
- Begin distributing new model notice to employees before your next renewal

*We'll focus on your benefits,
you focus on your business.*

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FINANCIAL NETWORK