



**BlueCross BlueShield
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

Notice Regarding Other Coverage Rights and Options

► **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) even if the plan generally does not accept late enrollees, if you request enrollment within 30 days. (Additional special enrollment rights are triggered by marriage, birth, adoption, placement for adoption, and placement as an eligible foster child.)

If you or your dependent lose coverage under Medicaid or a State Children's Health Insurance Plan (SCHIP) or if you or your dependent gain eligibility for premium assistance under Medicaid or SCHIP, you may also be able to get into a group health plan for which you are eligible if you request enrollment within 60 days.

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, than the amount charged a similarly situated individual.

► **Right to individual health coverage**

There may be other coverage options for you and your family. You may buy individual and family coverage with no pre-existing condition exclusions through the Health Insurance Marketplace or outside the Health Insurance Marketplace. In the Marketplace, you could be eligible for a federal tax credit that lowers your monthly premiums right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll.

► **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 U.S. Department of Labor's interactive web pages.