

New Special Enrollment Rights

The Children's Health Insurance Program Reauthorization Act of 2009 created two new special enrollment rights under the Health Insurance Portability and Accountability Act ("HIPAA") as described below. These new special enrollment rights are effective April 1, 2009.

This notice is being provided so that you understand your right to apply for group health insurance coverage outside of Loyola College in Maryland's open enrollment period. You should read this notice regardless of whether or not you are currently covered under Loyola College's Group Health Plan.

HIPAA requires that employees be allowed to enroll themselves and/or their dependent(s) in an employer's Group Health Plan under certain circumstances, described below, provided that the employee notified the employer **within 30 days** of the occurrence of any following events. We call these "life events."

- Loss of health coverage under another employer plan (including exhaustion of COBRA coverage); or
- Acquiring a spouse through marriage
- Acquiring a dependent child through birth, adoption, placement for adoption or foster care placement.

Effective April 1, 2009, the Children's Health Insurance Program Reauthorization Act of 2009 creates two new special enrollment rights for employees and their dependents. In addition to the special enrollment rights set forth above, all group health plans must also permit eligible employees and their dependent(s) to enroll in an employer plan if the employee requests enrollment under the group health plan **within 60 days** of the occurrence of following events:

- Loss of coverage under Medicaid or a state child health plan: If you or your dependent(s) lose coverage under Medicaid or a state child health plan, you may request to enroll yourself and/or dependent(s) in our group health plan not later than 60 days after the date coverage ends under Medicaid or the state child health plan.
- Gaining eligibility for coverage under Medicaid or a state child health plan: If you and/or your dependent(s) become eligible for financial assistance from Medicaid or a state child health plan, you may request to enroll yourself and/or your child(ren) under our group health plan, provided that your request is made no later than 60 days after the date that Medicaid or the state child health plan determines that you and/ or your dependent(s) are eligible for such financial assistance. If you and/or dependent(s) are currently enrolled in our group health plan, you have the option of terminating your and/or your child(ren)'s enrollment in our group health plan and enroll in Medicaid or a state child health plan. Please note that once you terminate your enrollment in our group health plan, your children's enrollment will be also terminated.

Failure to notify Loyola College of your loss or gain of eligibility for coverage under Medicaid or a state children's health plan within 60 days, will prevent you from enrolling in our plans and/or making any changes to your coverage elections until our next open enrollment period.

To request special enrollment, or if you have questions regarding special enrollment rights, please contact the Benefits Unit at extensions 1368 or 1366.