

**PNH And Your Health Insurance**

AA & MDS International Foundation Annual Patient and Family Conference  
July 10-12, 2009

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**Transitions**  
**Leaving ESI After Reaching A Lifetime Benefit Limit**  
Consumer Protections Under Federal and State Law

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**Health Insurance Transitions**

- About 2 million Americans lose health insurance each month
- Most will be uninsured for at least 1 month before regaining coverage
- Seriously ill more likely to have longer spell without health insurance

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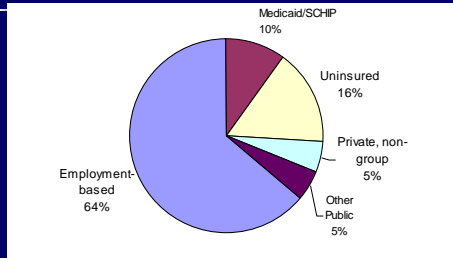
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### Health Insurance Coverage of Non-elderly Americans



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### Keys to Health Security

Health insurance that is:

- Available
- Affordable
- Adequate

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### Leaving Employer-Sponsored Health Insurance

- Reaching a Lifetime Benefit Limit
- Leaving ESI for other reasons
  - Too sick to work
  - Care for relative
  - Lay-off
  - Quit
  - Reduction in hours
  - Retire
  - Employer stops offering benefits

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## Before Reaching A Lifetime Limit on Benefits

### Considerations

- Switching plans within company offerings
  - Talk to personnel representative
- Employer switching insurers
  - Talk to personnel representative or employer
  - Find someone to make the case for you
- Consider your other options
  - Consumer protections under state and federal law
  - Let's talk about these...

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## Enrollment Periods Initial and Subsequent

### ■ Considerations

- Need to know and understand plan options inside and out
  - Annual and lifetime limits
  - Cost sharing
- Focus on the goods (drugs, biologicals, ect) and services (MD visits, surgeries, ect) that are driving cost
- How are these goods and services covered under the plan options available to you?

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## Evaluating Health Insurance Choices Worksheet

- Gather as much information on each policy as you can
- Use the worksheet as a checklist to compare features as well as premiums.
- Available online at <http://healthinsuranceinfo.net/managing-medical-bills/worksheet.pdf>

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## Enrolling in new job-based health plan

- Nondiscrimination
- Initial enrollment
- Waiting periods
- Pre-ex limits
- Special Enrollment Periods

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## Special Enrollment Periods

- Qualifying events
  - loss of other health insurance
    - Including reaching a lifetime benefit limit
    - Must be lifetime limit not annual limit
  - change in family status (marriage, birth, adoption)
  - 30 day (60 days for loss of Medicaid or SCHIP or eligibility for premium assistance for public program)
- Special enrollment into what?
  - Other ESI that you are otherwise eligible
    - Separate plans offered by your employer
    - Plans offered by your spouse's employer

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## Case Study

- Husband has PNH. Currently working and entire family is covered under his employer's group health plan. Lifetime benefit limit of \$500,000 under the plan. No other plan options with employer. Special enrollment into wife's plan? What about deadlines?

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## No ESI Coverage Option?

- Alternative Protections
  - COBRA/State Continuation Coverage
    - Not an option for those meeting lifetime benefit limits
  - Conversion
  - HIPAA Eligible
  - HRP
  - Private Insurance
    - Generally not an option, except in some states
    - HIPAA eligible
    - GI states

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## COBRA

- Reach Maximum Benefit Limit
  - Considered to have exhausted COBRA
- Leaving ESI for other reasons
  - Qualifying events
  - Notice
  - Election
  - Duration
  - Payment/grace periods
    - COBRA premium subsidy
  - Choosing COBRA vs. other options

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## State continuation

- Reaching Max Benefit Limit
  - Not eligible
- Leaving ESI for other reasons
  - State continuation is similar to COBRA
    - Premium subsidy may be available
  - Sometimes less protective
    - e.g. 9 months in MO vs. 18-36 months
    - Requires 6 months prior coverage in GA
    - 30 day election in CO
  - Sometimes more protective
    - e.g. extends to Medicare in IL, MD, NH

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## Conversion

- Right to convert group coverage to individual policy
- Weak protection in many states with no rating limits or benefit standards
- Stronger protections in MT, GA, MN, OH
- Observe eligibility rules, election deadlines
- Choosing conversion vs. HIPAA

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## Individual health insurance

- Medically underwritten
  - Not a likely options for those living with PNH
- Guaranteed issue states
  - MA, VT, ME, NY, NJ, others
- HIPAA eligibles?
  - Let's discuss

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## HIPAA

- Protections
- Eligibility
- Certificates of creditable coverage
- Deadlines and tolling

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## High-Risk Pools

- HIPAA eligible
  - Adequacy
  - Affordability
- Medically eligible
  - Residency requirements
  - Pre-ex
  - Enrollment caps and waiting lists

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## Case Study

- Husband has PNH. Currently working and entire family is covered under his employer's group health plan. Lifetime benefit limit of \$500,000 under the plan. No other plan options. Wife doesn't work. What now?

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## Assistance With Health Insurance Transitions

- Insurer or Plan Administrator
- Employer-Human Resources or Benefits Advisor
- Pharmacy Assistance Programs
- Pharmacy Companies
- EBSA at DOL
- State Regulator
- Healthinsuranceinfo.net

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