

**AA And Your Health Insurance**

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

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**Transitions**  
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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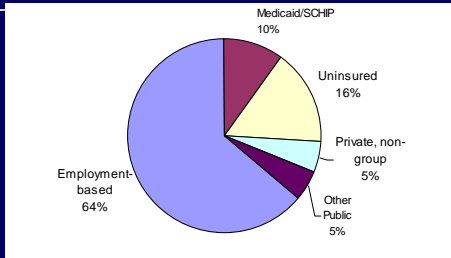
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### Health Insurance Coverage of Non-elderly Americans



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### Keys to Health Security

Health insurance that is:

- Available
- Affordable
- Adequate

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### Leaving Employer-Sponsored Health Insurance

- Too sick to work
- Care for relative
- Lay-off
- Quit
- Reduction in hours
- Retire
- Employer stops offering benefits

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## Family and Medical Leave

- For employees of firms with 50 or more workers
- Up to 12 weeks job-protected leave per year
- Health benefits, including employer premium contribution, must continue during FML

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## Enrolling in new job-based health plan

- Nondiscrimination
- Initial enrollment
- Waiting periods
- Subsequent open enrollment periods
- Special enrollment periods
- Pre-ex limits

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## Case Study

- Wife is diagnosed with AA in early 20s. Medically not able to work but does not qualify as being disabled for SSI/SSDI. Has coverage under husband's group health plan. Husband recently laid off but immediately lands new job with health insurance. Is wife eligible for the new plan? If yes, can she be pre-exed?

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## No Other ESI Available

- Maintaining Coverage
  - Other Protections
    - Federal
      - COBRA
      - HIPAA
    - State
      - State continuation coverage
      - Conversion
      - High Risk Pools
      - Individual Market

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## COBRA

- Eligibility
- Qualifying events
- Notice
- Election
- Duration
- Payment/grace periods
- Choosing COBRA vs. other options

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## State continuation

- Similar to COBRA
- 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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## Case Study

- 19 years old and just finished first year of college. Diagnosed with AA during the summer. Taking a leave of absence from college. Will no longer be a full time student and so no longer eligible as a dependent under the rules of the plan. What next?

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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
- Guaranteed issue
- HIPAA

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## HIPAA

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

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## High-Risk Pools

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

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## Leaving Medicaid

- To new employer-sponsored group plan
  - Nondiscrimination
  - Pre-ex and portability
  - 60 day Special enrollment triggered
- To individual market
  - HIPAA protections not triggered
  - Portability in some states

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## Leaving individual health insurance policy

- To new employer-sponsored group plan
  - Nondiscrimination
  - Pre-ex and portability
- To another individual policy
  - HIPAA protections not triggered
  - Portability in some states

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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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## 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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