

Notice of HIPAA Special Enrollment Rights

Health Care Assistance Plan (HCAP)
For Employees of the Seventh-day Adventist Organizations of the North American Division
Working in the United States

A federal law called HIPAA requires that we notify you about a very important provision in the HCAP. This provision provides you and/or your dependents with a right to enroll in the HCAP under its “special enrollment provision” in the following circumstances:

- you acquire a new dependent spouse or child;
- if you decline coverage under the HCAP for yourself or an eligible dependent while other group health coverage is in effect and later lose that other coverage for certain qualifying reasons;
- if you or your dependent spouse or child are covered by Medicaid or under a state Children’s Health Insurance Program (known as SCHIP) and later lose eligibility for such coverage; or
- if you or your dependent spouse or child become eligible for a state program under which Medicaid or SCHIP will provide assistance to pay a portion of the cost of premiums, if any, under the HCAP.

If one of these special enrollment events occurs, and you request enrollment in a timely manner, enrollment can occur at any time during the year. For example, if your employer has an open enrollment period or annual re-enrollment period, you can join the HCAP immediately and you don’t have to wait until your employer’s next enrollment period occurs.

Loss of Other Coverage. If you decline enrollment in the HCAP for yourself or for an eligible dependent while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in the HCAP if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward such other coverage). However, you must request enrollment in the HCAP within 30 days after the other coverage ends (or after the employer stops contributing toward the other coverage).

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent spouse or child as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in the HCAP. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Loss of Eligibility for Medicaid or SCHIP Coverage. If you or an eligible dependent loses eligibility for Medicaid or SCHIP coverage, you and your dependents may be able to enroll in the HCAP if you request enrollment within 60 days after the date of termination of such coverage. You do not have this enrollment right if you lose Medicaid or SCHIP coverage due to failure to pay required premiums for such coverage.

Eligibility for State Premium Assistance Under Medicaid or SCHIP. If you or an eligible dependent become eligible for a state program under which Medicaid or SCHIP will provide assistance to pay a portion of the cost of your premiums under the HCAP, if any, you may be able to enroll yourself and your eligible dependents in the HCAP. However, you must request enrollment in the HCAP within 60 days after the date you or your dependent become eligible for such assistance. Please note that not all States have such a program.

If you make the enrollment request to your employer after the deadlines for these HIPAA special enrollments (30 or 60 days after the event, as described above), HCAP coverage may be effective at a later date, such as of the first day of the month after your enrollment request has been processed by the HCAP or at such other time as determined by the enrollment rules of your employer, if any, such as during your employer's next annual re-enrollment or open enrollment period.

To request special enrollment or to obtain more information about the HCAP's special enrollment provisions, please contact your employer's Human Resource Office.