

HIPAA Certificate of Creditable Coverage

Sample COBRA OnQue Notice

June 3, 2015

Mr. John Doe
123 Main Street
Anytown, CA 00000

From: County Of Mecosta
Subject: HIPAA Certificate of Creditable Coverage

Date of this certificate: June 3, 2015
Name of group health plan: County Of Mecosta Group Health Plan
Name of participant: Mr. John Doe
Identification number of participant: 123456789
Date waiting or affiliation period began: June 3, 2013

Participant	Coverage	Coverage Began	Coverage Ended
(List of applicable items)			

Statement of HIPAA Portability Rights

IMPORTANT – KEEP THIS CERTIFICATE. This certificate is evidence of your coverage under this plan. Under a federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you may need evidence of your coverage to help you get special enrollment in another plan or to get certain types of individual health coverage even if you have health problems.

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, and placement for adoption.) 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 Under HIPAA, if you are an “eligible individual,” you have a right to buy certain individual health policies. To be an eligible individual, you must meet the following requirements:

- Your most recent coverage was under a group health plan (which can be shown by this certificate);
- Your group coverage was not terminated because of fraud or nonpayment of premiums;
- You are not eligible for COBRA continuation coverage or you have exhausted your COBRA benefits (or continuation coverage under a similar state provision); and
- You are not eligible for another group health plan, Medicare, or Medicaid, and do not have any other health insurance coverage.

The right to buy individual coverage is the same whether you are laid off, fired, or quit your job. Therefore, if you are interested in obtaining individual coverage and you meet the other criteria to be an eligible individual, you should apply for this coverage as soon as possible.

State flexibility This certificate describes minimum HIPAA protections under federal law. States may require insurers and HMOs to provide additional protections to individuals in that state.

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. You may also contact the Centers for Medicare and Medicaid Services hotline at 1-800-633-4227 (ask for the publication titled “Protecting Your Health Insurance Coverage”). This and many other useful publications about your HIPAA rights are available on the Internet at www.dol.gov/ebsa and www.cms.hhs.gov/HIPAAGenInfo.

If you have any questions, contact the plan administrator:

County Of Mecosta
400 Elm Street
Room - 202
Big Rapids, MI 49307

Administrative Contact:
Ellen Mitchell, Benefits Coordinator
(231) 592-0790