

FEDERAL HEALTH REFORM – REQUIRED NOTICES

Important Notices. Please Read.

The newly enacted federal health reform laws provided under the Patient Protection and Affordable Care Act (PPACA), as amended by the Health Care and Education Reconciliation Act, require that the employer provide you with certain notices. These important notices are found below.

Extension of Dependent Coverage to Age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the Wayne County and Wayne County Third Circuit Court group health plans provided through Blue Cross Blue Shield of Michigan (BCBSM) and Health Alliance Plan (HAP). Individuals may request enrollment for such children for thirty (30) days from the date of notice or through the end of the annual open enrollment period, whichever comes later. Enrollment will be effective on October 1, 2010. For more information contact the Wayne County Benefits Administration Division at (313) 224-7721, toll-free at (877) 220-7721, or by e-mail at benefits@co.wayne.mi.us.

Elimination of Lifetime Limit on Dollar Value of Benefits

The lifetime limit on the dollar value of benefits under the Wayne County and Wayne County Third Circuit Court group health plans provided through Blue Cross Blue Shield of Michigan (BCBSM) and Health Alliance Plan (HAP) no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have thirty (30) days from the date of this notice to request enrollment. For more information contact the Wayne County Benefits Administration Division at (313) 224-7721, toll-free at (877) 220-7721, or by e-mail at benefits@co.wayne.mi.us.

Right to Choose a Primary Care Provider

Health Alliance Plan (HAP) generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in the HAP network and who is available to accept you or your family members. Until you make this designation, HAP designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact HAP at (800) 422-4641.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from HAP or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the HAP network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact HAP at (800) 422-4641 or visit their website at www.hap.org.

Grandfathered Health Plan

The Wayne County group health plan believes its plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Wayne County Benefits Administration Division at (313) 224-7721, toll-free at (877) 220-7721, or by e-mail at benefits@co.wayne.mi.us. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.