

Initial HIPAA Rights Notice

Important Notice Of Your Right To Documentation Of Health Coverage

Recent changes in Federal law may affect your health coverage if you are enrolled or become eligible to enroll in health coverage that excludes coverage for preexisting medical conditions.

The *Health Insurance Portability and Accountability Act of 1996 (HIPAA)* limits the circumstances under which coverage may be excluded for medical conditions present before you enroll. Under the law, a preexisting condition exclusion generally may not be imposed for more than 12 months (18 months for a late enrollee). The 12-month (or 18-month) exclusion period is reduced by your prior health coverage. You are entitled to a certificate that will show evidence of your prior health coverage. If you buy health insurance other than through an employer group health plan, a certificate of prior coverage may help you obtain coverage without a pre-existing condition exclusion. Contact your State Insurance Department for further information.

You have the right to receive a certificate of prior health coverage. You may need to provide other documentation for earlier periods of health care coverage. *If you need to provide a certificate or other documentation of your previous coverage for the Center's plans, contact your prior administrator.*

To obtain a certificate for yourself and/or your dependents (including your spouse) who were enrolled under your health coverage after separating from the Center, contact **Blue Cross and Blue Shield of Texas**. The certificate must be provided to you promptly. Please keep a copy of this certificate for your records.

Special Enrollment Rules

If you are declining health insurance coverage for your dependents (including your spouse) because of other health insurance coverage,* you may in the future be able to enroll yourself or your dependents in the health insurance plans, provided you request enrollment within 30 days after the other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll your dependents, provided you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

*If the other health insurance coverage is COBRA, the COBRA coverage must be exhausted before the special enrollment rule applies.
