

## "CHIPRA" Special Enrollment Rights Notice

Many states, including Pennsylvania, provide health care coverage to uninsured children if the family's income falls below a certain level. These programs are known as the Children's Health Insurance Program (CHIP). During February 2009, the Children's Health Insurance Program Reauthorization Act (CHIPRA) was signed into law. Through CHIPRA, a state CHIP may elect to offer premium assistance to subsidize employer-provided health care coverage for eligible low-income children and families. CHIPRA requires health plan sponsors, such as Franklin & Marshall College, to notify employees of a **special health plan enrollment period**.

Ordinarily, full-time College employees may enroll in the Franklin & Marshall Group Health Insurance & Prescription Drug Plan only during the annual "open enrollment" period, with coverage effective the following January 1. Employees and their eligible dependents may enroll in the health plan at other times during the year only in limited circumstances, such as following marriage, birth or adoption of a child, or loss of other health insurance coverage.

**Effective April 1, 2009, Franklin & Marshall will permit employees and their dependents who are eligible for health care coverage but are not enrolled through the College's Group Health Insurance & Prescription Drug Plan to enroll in the plan within 60 calendar days of either of the following events:**

1. The employee's or dependent's Medicaid or CHIP coverage is terminated as a result of loss of eligibility.
- or*
2. The employee or dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP.

A College employee must request to enroll in the Franklin & Marshall Group Health Insurance & Prescription Drug Plan **within 60 calendar days** of the loss of Medicaid or CHIP coverage, or **within 60 calendar days** of when determined to be eligible for a premium assistance subsidy under Medicaid or CHIP. (Or, the employee may enroll during any open enrollment period, with health and prescription coverage effective the following January 1.)

If a College employee or a dependent is *currently* eligible for premium assistance under Medicaid or CHIP and would like to enroll in the College's health plan, the employee has until May 31, 2009, to enroll under this special enrollment provision. (Eligible employees may also enroll during any open enrollment period.)

If you or a dependent qualifies for this special enrollment opportunity, please contact a Human Resources Administrator, Human Resources, CSQ, (717) 291-3995. **You must complete and return a Franklin & Marshall Group Health Insurance enrollment form within 60 calendar days of loss of Medicaid or CHIP coverage or of becoming eligible for premium assistance through Medicaid or CHIP.** As noted above, if you or a dependent is *currently* eligible for premium assistance under Medicaid or CHIP and you would like to enroll in the College's health plan this year, please contact Human Resources and complete an enrollment form no later than by May 31, 2009. You will need to provide verification to Human Resources of loss of coverage through Medicaid or CHIP, or verification that you are eligible for a premium assistance subsidy under Medicaid or CHIP.

You can find information about CHIP, including eligibility guidelines and enrollment information, at: <http://chipcoverspakids.com/>.