

WORD FROM WASHINGTON



Protecting Health Coverage After Job Loss

(NAPSA)—Many Americans who have lost their jobs retain their right to health coverage thanks to a little-known federal law—the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The law may be able to help the newly unemployed maintain continuous health coverage even if they have pre-existing medical conditions.

In addition to loss of a job, HIPAA protections can be triggered by such life-changing events as marriage, pregnancy, childbirth, divorce, moving or the death of the primary health coverage holder.

To help people understand their rights and protections under HIPAA, The Centers for Medicare & Medicaid Services (CMS) has launched a new Web-based tool—HIPAA OnLine at www.cms.hhs.gov/hipaa1. The tool can immediately provide answers tailored to the Web user's responses to key questions. This is important because generally a break in health coverage of more than 63 days results in a loss of some HIPAA protections.

Readers can also learn about their protections in a booklet called *Protecting Your Health Insurance Coverage*. To order it, call the CMS toll-free Help Line 1-800-MEDICARE (1-800-633-4227), opt for operator assistance, and ask for the booklet by name. The Medicare toll-free Help Line



A little-known federal law can make an important difference for people seeking health care.

is accessible 24 hours a day, seven days a week.

When using HIPAA OnLine, one can enter specific circumstances to receive fast information about HIPAA protections. Entirely confidential, the site keeps no record of individual entries and cannot identify users. The Web site can also link readers to their state and federal agencies for more help. States may offer more generous protections than federal law requires so it is important for consumers to check with state insurance departments first. HIPAA OnLine offers a button called “Who To Call,” which gives contact names and telephone numbers for state and local insurance departments.

HIPAA protections extend to a wide range of people. For example, a 50-year-old man with a history of heart trouble who is downsized from his job could be protected by HIPAA in two ways.

If he does not get another job, HIPAA may give him the right to buy an individual health insurance policy that does not exclude coverage for his existing medical condition. If he gets another job, HIPAA makes it more likely that he will be able to maintain continuous coverage for his heart condition and not have to wait to be covered for it under his new health plan.

HIPAA can also protect a young couple whose baby is born with birth defects. In most cases, an employer's group health plan will not be able to refuse to cover the child because of its health problems.

“HIPAA OnLine, and our new booklet, are free resources for employers and employees who want to learn more about these important federal protections,” says Gale Arden, Director, CMS Private Health Insurance Group. “HIPAA provides important protections for about 25 million workers with pre-existing medical conditions who are facing downsizing, or hoping to move to new jobs.”

To read or immediately download the free HIPAA booklet, *Protecting Your Health Insurance Coverage*, go to www.cms.hhs.gov/hipaa1 and click on “Publications.” Or order a copy by calling 1-800-633-4227 (TTY-TDD-1-877-486-2048). Allow three weeks for delivery.