

ASURIS NORTHWEST HEALTH

SUMMARY OF BENEFIT CHANGES AND CONTRACT LANGUAGE CLARIFICATIONS

Effective October 15, 2009

This comparison summarizes the revisions that will be made to group products effective with the first renewal on or after October 15, 2009 (unless specifically noted otherwise). This list does not include minor grammatical or cosmetic modifications.

Unique Self-Funded Employer Plans		
BENEFIT / REGULATORY / LEGISLATIVE CHANGES		
COMPONENT / CONTRACT(S) AFFECTED	EXISTING CONTRACT / BOOKLET / REASON FOR CHANGE	NEW CONTRACT / BOOKLET LANGUAGE
<p>DEPENDENT ELIGIBILITY</p> <p>Applies to all State's Self-Funded groups that have extended coverage for students.</p>	<p>Federal legislation passed Michelle's Law.</p>	<p>The following information has been added to the Dependent provision:</p> <ul style="list-style-type: none"> • Allow full-time college students, if they are covered by a parent's health insurance plan, to maintain their coverage for up to 12 months while taking a medically necessary medical leave from school. The extension only applies if loss of student status is the reason for losing coverage (student age limits in plans). • This protection covers student dependents who are enrolled in a post-secondary educational institution and whose medical leave has been certified by a physician.
<p>MENTAL HEALTH AND CHEMICAL DEPENDENCY</p> <p>Applies to all State's Self-Funded groups.</p>	<p>Federal legislation passed the Mental Health Parity Act (MHPA).</p>	<p>Modified the Mental Health and/or Chemical Dependency benefit so coverage is paid the same as any other condition and removed any maximums that may have applied.</p>
<p>SPECIAL ENROLLMENT</p> <p>Applies to all State's Self-Funded groups.</p>	<p>Federal legislation, effective 4/2009, allows for participants (employees) who are eligible for coverage but not enrolled in the group plan to enroll within 60 days if the employee or dependent's Medicaid or CHIP (state premium assistance) eligibility ends, or if the employee or dependent becomes eligible for a premium subsidy under Medicaid or CHIP.</p>	<p>The Special Enrollment provision was revised to describe an additional qualifying event based on:</p> <ul style="list-style-type: none"> • Loss of Medicaid/CHIP coverage; or • Becoming eligible for Medicaid/CHIP
LANGUAGE CLARIFICATIONS		
<p>SPECIAL ENROLLMENT</p> <p>Applies to all Integrated Health Solutions products.</p>	<p>The Special Enrollment provision is unclear as to when coverage actually begins.</p>	<p>Changed the entire provision to be clearer to the consumer.</p>

