
PRIVATE HEALTH INSURANCE

GROUP HEALTH INSURANCE

Group health insurance is usually offered by employers or professional associations. For information on rights and protections for people who are covered, or who were covered, by an employer's group health insurance plan, contact the CT Dept. of Insurance.

Also, Georgetown University publishes a helpful guide to rights and protections of people with group health insurance: Consumer's Guide to Getting and Keeping Health Insurance in Connecticut:

<http://www.healthinsuranceinfo.net/ct00.html>

COBRA

<http://www.dol.gov/ebsa/newsroom/fscobra.html>

Federal law requires employers with 20 or more employees to let employees and their dependents keep their group health coverage for a time after they leave their group health plan under certain conditions. Those conditions include voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Once your job ends, your plan must provide you with written notice explaining your rights under COBRA. You have 60 days from the date the notice is provided or from the date coverage ended – whichever is later – to elect COBRA coverage. It begins the day your health care coverage ended and lasts for up to 18 months. *NOTE: Under COBRA the employee pays the entire group rate premium; the employer is not required to pay any part of it.*

SPECIAL COBRA LAW FOR CONNECTICUT RESIDENTS

For information call the Conn. Dept. of Insurance (800)203-3447
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If you are ages 62-65, you may keep your COBRA coverage until you reach age 65, regardless of the number of months involved. (Eligibility also depends upon your type of insurance plan.) This is a special provision under Connecticut law; it is not part of the federal law. Link to Office of Legislative Research Summary: <http://www.cga.ct.gov/2004/rpt/2004-R-0004.htm>

HIPAA

Health Insurance Portability and Accountability Act (HIPAA) mandates certain rights and protections for people whose health insurance is/was provided by a group plan. HIPAA limits exclusions from insurance because of pre-existing conditions, prohibits discrimination based on health conditions, and gives people the right to buy individual policies if a group plan is not available to them and they have used up their COBRA or other type of health insurance continuation coverage.

HIPAA Privacy Rule: The HIPAA Privacy Rule creates national standards to protect individuals' personal health information, guarantees patients full access to their medical records, gives them more control over how their personal information is used and disclosed, and provides recourse if their medical privacy is compromised. The U.S. Dept. of Health and Human Services Office of Civil Rights is managing implementation of the HIPAA Privacy Rule. For questions about the HIPAA Privacy Rule or to file a complaint against violators of the Privacy Rule, visit the website www.hhs.gov/ocr/hipaa/ or call the HIPAA Hotline at (866)627-7748 or the Office of Civil Rights at (800)368-1019 (routes to regional office).

Fact sheets about HIPAA:

U.S. Dept. of Labor's fact sheet on HIPAA:

<http://www.dol.gov/ebsa/newsroom/fshipaa.html>

Centers for Medicare and Medicaid Services:

<http://www.cms.hhs.gov/hipaa/hipaa1/content/more.asp>

Also see the Georgetown University Health Policy Institute's Consumer Guide To Getting and Keeping Health Insurance in Connecticut," available online at: <http://www.healthinsuranceinfo.net/ct00.html>

INDIVIDUAL HEALTH INSURANCE

Individuals and families who do not have group coverage through an employer and who can afford to pay for their own insurance can buy a policy for themselves and their dependents. The CT Dept. of Insurance can provide a list of companies that are licensed to sell individual policies in Connecticut. Also, the CT Reinsurance Association has policies for high risk households, low income households, and people with pre-existing conditions.

For information on what to consider before buying a plan, see "Checkup on Health Insurance Choices,"

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For updated information or for additional resources, please call 2-1-1 or go to <http://www211.infoline.org/referweb/>.

produced by the Agency for Healthcare Research and Quality: <http://www.ahrq.gov/consumer/insuranc.htm>

HEALTH REINSURANCE ASSOCIATION

<http://www.hract.org/hra/index.htm>

HRA offers privately purchased health insurance for Connecticut residents ages 19-65, including high risk plans, a low income plan for residents whose income is at or below 200% of the Federal Poverty Level and other plans for individuals and families that are not income based. Residents who are coming off of a group plan must apply within 31 days of coverage termination in order for pre-existing conditions to be covered; others must wait one year before pre-existing conditions are covered.

Health Reinsurance's LOW INCOME (income at or below 200% FPL) monthly premiums for 2006:

Age	Male	Female	Children
Under 30	\$152	\$295	One Child
30-39	\$193	\$308	\$151
40-49	\$267	\$332	
50-59	\$448	\$430	Children
60-64	\$656	\$558	\$303

Call for rate information on plans that are not income based, or go to:

<http://www.hract.org/hra/Rates/2006/2006Rates.htm>

CONNECTICUT DEPT. OF INSURANCE

<http://www.ct.gov/cid/>

Call CID for a list of approved health insurance companies licensed to do business in Connecticut.

Note: Before buying private health insurance, check with the Dept. of Insurance to verify that the health insurance agent and the health insurance company are licensed to sell insurance in Connecticut.

BLUE RIBBON HEALTH PLANS

For a list of Blue Ribbon Company carriers, call the Connecticut Dept. of Insurance or go to their website: <http://www.ct.gov/cid/> and click on "Small Group Insurance."

Connecticut law requires that insurance companies in Connecticut offer "blue ribbon" policies to small employers and to self-employed individuals. (A "small employer" is a business with 50 or fewer employees.) Self-employed individuals must have at least 3 consecutive months of doing business in Connecticut and work a minimum of 30 hours per week to be eligible to purchase a "blue ribbon" plan.

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