

# COBRA and Other Federal Mandates

## **COBRA (Consolidated Omnibus Budget Reconciliation Act)**

A Federal law, requires that group health plans provide for the continuation of coverage beyond an individual's termination of employment and under specified conditions.

## **Mental Health Parity Act**

Under this law, employees seeking treatment for mental health and substance abuse will have the same benefits as an employee seeking treatment for any other illness or injury. The visit and dollar limits on these types of treatment will be removed.

## **Michelle's Law**

Under this law, the plan will provide coverage for dependents in college to continue coverage during a medically necessary leave of absence from classes for the earlier of one year after the date the leave began, or the date the coverage would otherwise have ceased due to the limiting age of 25 or s/he no longer being a full-time student.

## **GINA (Genetic Information and Non-discrimination Act)**

This law prohibits group health plans from collecting genetic information and discriminating in enrollment and cost of coverage based on an individual's genetic information which includes family medical information.

# Public Health Insurance Options

## **Medicaid and the Children's Health Insurance Program (CHIP)**

The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA or Public Law 111-3) reauthorized the Children's Health Insurance Program (CHIP). CHIPRA finances CHIP through FY 2013. It will preserve coverage for the millions of children who rely on CHIP today and provides the resources for States to reach millions of additional uninsured children. This legislation will help ensure the health and well-being of our nation's children.

## **Women's Health and Cancer Rights**

The letter on page 3 notifies female employees and their dependents of additional rights pertaining to their medical coverage.

## **Health Care Reform**

Now that health reform legislation has become law, how and when we will see changes to our benefits.

## Children's Health Insurance Program Reauthorization Act of 2009

### SPECIAL ENROLLMENT RIGHTS

Effective April 1, 2009

On February 4, 2009 President Obama signed the Children's Health Insurance Program Reauthorization Act of 2009. The purpose of the Act is to provide funding for children's health insurance under Medicaid and State children's health (CHIP).

This new law will permit an employee (or dependent of an employee) who is eligible, but not currently enrolled in a Saint Louis University group health plan, the opportunity to enroll for coverage if:

- The employee (or dependent) is covered under a Medicaid or State child health plan and coverage is terminated as the result of the loss of eligibility for such coverage;  
**or**
- The employee (or dependent) becomes eligible for **premium** assistance – to purchase coverage under a Saint Louis University group health plan – under a Medicaid or State child health plan;  
**and**
- The employee requests coverage no later than 60 days after: the date coverage under a Medicaid or State child health plan is terminated; or the employee (or dependent) is determined to be eligible for premium assistance.

If you (or your dependent) has lost Medicaid or State child health coverage or has become eligible for premium assistance please contact the Benefits Office within 60 days of losing such coverage or becoming eligible for premium assistance in order to enroll in one of the University's group health plans.

The Benefits Office has not yet been notified of premium assistance plans.

To request special enrollment or obtain additional information, please contact the Benefits Office, [benefits@slu.edu](mailto:benefits@slu.edu), 314-977-2595.

March 19, 2009

TO ALL FULL TIME FACULTY AND STAFF:

RE: The Women's Health and Cancer Rights Act of 1998  
Mastectomy Benefit Notification

The 1998 Omnibus Budget Bill included a provision that requires all health plans that include coverage for mastectomies also provide coverage to a plan participant who elects breast reconstruction in connection with such a mastectomy. The coverages include:

1. reconstruction of the breast on which the mastectomy has been performed;
2. surgery and reconstruction of the other breast to produce symmetrical appearance;
3. prostheses; and
4. coverage for physical complications of all stages of mastectomy, including lymphedemas; in a matter determined in consultation with the attending physician and the patient.

All Saint Louis University medical plans available to employees have contained these benefits for a long time. However, the law also requires that we send this notification letter on an annual basis to each participant.

**This notice is being distributed simply to comply with the law.**