

Employers Required to Distribute CHIP Notice

On 2/4/09, President Obama signed the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) into law. Employers that provide medical coverage in states (such as PA and NJ but not DE) offering premium assistance through Medicaid or CHIP must inform employees of potential opportunities for assistance in obtaining health coverage. The Department of Health and Human Services released a model employer notice on 2/4/10. This notice is attached at the end of this update. You may also download it at <http://www.dol.gov/ebsa/chipmodelnotice.doc>.

The model notice includes information on how employees can contact their state for additional information and how to apply for premium assistance. Eligibility is based on the state in which the employee or dependent resides, NOT the state in which the employer is headquartered, so DE employers with PA or NJ employees would need to comply. The notice must be provided to each eligible employee regardless of enrollment status so they are aware of potential opportunities for premium assistance in the state in which they reside.

The notice is to be sent by the first day of the first plan year after 2/4/10, although for plan years that begin between 2/4/10 and 4/30/10 the rule allows the notice to be provided by 5/1/10. For plan years on or after 5/1/10 the notice must be provided by the first day of the plan year. In addition, the notice will need to be provided annually thereafter. Delivery of this notice may be provided along with other materials, such as open enrollment communication, provided it appears separately and in a manner which ensures that an employee who may be eligible for premium assistance could reasonably be expected to appreciate its significance. The current model notice has an expiration date of 7/31/10 so plan years beginning 8/1/10 or later should check the DOL website for an updated version. The DOL intends to update its website annually to reflect any changes to the list of states offering such programs or the contact information for those states.

If you would like to review additional information related to The Children's Health Insurance Program Reauthorization Act of 2009 please refer to our Legislative Update 2009 04 entitled New HIPAA Special Enrollment Rules located at www.conestoga.biz. Click on Reference Center on the left and the select Legislative Updates.

The Conestoga Group is an insurance, investment and employee benefits broker and consulting firm based in Frazer, PA. Conestoga specializes in providing financial products and services to small businesses and their owner/executives and other employees. Founder and President Brad Palmer is an Investment Advisory Representative of Commonwealth Financial Network-a Registered Investment Adviser and member firm of the FINRA/SIPC. Brad can be reached at 610-889-9500 extension 101 or at brad.palmer@conestoga.biz.

NOTICE

These legislative comments are our interpretations of information provided to us by various legal and other resources as of 2/23/10. It is possible the information was presented incorrectly or that we have misunderstood the presentation. The purpose of this communication is to provide you with basic summary information on the subject matter to assist you in determining if you may need to seek legal or other professional assistance. This update and its attachments should not be construed as legal, tax, investment, or other advice and does not take into consideration specific factors unique to the reader's situation.

**Medicaid and the Children's Health Insurance Program (CHIP)
Offer Free Or Low-Cost Health Coverage To Children And Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of February 16, 2010. You should contact your State for further information on eligibility –

ALABAMA – Medicaid	CALIFORNIA – Medicaid
Website: http://www.medicaid.alabama.gov Phone: 1-800-362-1504	Website: http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx Phone: 1-866-298-8443
ALASKA – Medicaid	COLORADO – Medicaid and CHIP
Website: http://health.hss.state.ak.us/dpa/programs/medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	Medicaid Website: http://www.colorado.gov/ Medicaid Phone: 1-800-866-3513 CHIP Website: http:// www.CHPplus.org CHIP Phone: 303-866-3243
ARIZONA – CHIP	
Website: http://www.azahcccs.gov/applicants/default.aspx Phone: 602-417-5422	
ARKANSAS – CHIP	FLORIDA – Medicaid
Website: http://www.arkidsfirst.com/ Phone: 1-888-474-8275	Website: http://www.fdhc.state.fl.us/Medicaid/index.shtml Phone: 1-866-762-2237
GEORGIA – Medicaid	MONTANA – Medicaid

<p>Website: http://dch.georgia.gov/ Click on Programs, then Medicaid Phone: 1-800-869-1150</p>	<p>Website: http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml Telephone: 1-800-694-3084</p>
IDAHO – Medicaid and CHIP	NEBRASKA – Medicaid
<p>Medicaid Website: www.accesstohealthinsurance.idaho.gov Medicaid Phone: 208-334-5747 CHIP Website: www.medicaid.idaho.gov CHIP Phone: 1-800-926-2588</p>	<p>Website: http://www.dhhs.ne.gov/med/medindex.htm Phone: 1-877-255-3092</p>
INDIANA – Medicaid	NEVADA – Medicaid and CHIP
<p>Website: http://www.in.gov/fssa/2408.htm Phone: 1-877-438-4479</p>	<p>Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900 CHIP Website: http://www.nevadacheckup.nv.org/ CHIP Phone: 1-877-543-7669</p>
IOWA – Medicaid	
<p>Website: www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562</p>	
KANSAS – Medicaid	NEW HAMPSHIRE – Medicaid
<p>Website: https://www.khpa.ks.gov Phone: 785-296-3981</p>	<p>Website: http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm Phone: 1-800-852-3345 x 5254</p>
KENTUCKY – Medicaid	NEW JERSEY – Medicaid and CHIP
<p>Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570</p>	<p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 1-800-356-1561 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710</p>
LOUISIANA – Medicaid	
<p>Website: www.dhh.louisiana.gov/offices/?ID=92 Phone: 1-888-342-0555</p>	
MAINE – Medicaid	NEW MEXICO – Medicaid and CHIP
<p>Website: http://www.maine.gov/dhhs/oms/ Phone: 1-800-321-5557</p>	<p>Medicaid Website: http://www.hsd.state.nm.us/mad/index.html Medicaid Phone: 1-888-997-2583 CHIP Website: http://www.hsd.state.nm.us/mad/index.html Click on Insure New Mexico CHIP Phone: 1-888-997-2583</p>
MASSACHUSETTS – Medicaid and CHIP	
<p>Medicaid & CHIP Website: http://www.mass.gov/MassHealth Medicaid & CHIP Phone: 1-800-462-1120</p>	
MINNESOTA – Medicaid	NEW YORK – Medicaid
<p>Website: http://www.dhs.state.mn.us/ Click on Health Care, then Medical Assistance Phone: 800-657-3739</p>	<p>Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831</p>
MISSOURI – Medicaid	NORTH CAROLINA – Medicaid
<p>Website: http://www.dss.mo.gov/mhd/index.htm Phone: 573-751-6944</p>	<p>Website: http://www.nc.gov Phone: 919-855-4100</p>
NORTH DAKOTA – Medicaid	UTAH – Medicaid

Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-800-755-2604	Website: http://health.utah.gov/medicaid/ Phone: 1-866-435-7414
OKLAHOMA – Medicaid	VERMONT– Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://ovha.vermont.gov/ Telephone: 1-800-250-8427
OREGON – Medicaid and CHIP	VIRGINIA – Medicaid and CHIP
Medicaid Website: http://www.oregon.gov/DHS/healthplan/index.shtml Medicaid Phone: 1-800-359-9517 CHIP Website: http://www.oregon.gov/DHS/healthplan/app_benefits/ohp4u.shtml CHIP Phone: 1-800-359-9517	Medicaid Website: http://www.famis.org/ Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.famis.org/ CHIP Phone: 1-866-873-2647
PENNSYLVANIA – Medicaid	WASHINGTON – Medicaid
Website: http://www.dpw.state.pa.us/partnersproviders/medical assistance/doingbusiness/003670053.htm Phone: 1-800-644-7730	Website: http://ihrsa/sites/DCS/COB/default.aspx Phone: 1-800-562-6136
RHODE ISLAND – Medicaid	WEST VIRGINIA – Medicaid
Website: www.dhs.ri.gov Phone: 401-462-5300	Website: http://www.wvrecovery.com/hipp.htm Phone: 304-342-1604
SOUTH CAROLINA – Medicaid	WISCONSIN – Medicaid
Website: http://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dhs.wisconsin.gov/medicaid/publications/p- 10095.htm Phone: 1-800-362-3002
TEXAS – Medicaid	WYOMING – Medicaid
Website: https://www.gethipptexas.com/ Phone: 1-800-440-0493	Website: http://www.health.wyo.gov/healthcarefin/index.html Telephone: 307-777-7531

To see if any more States have added a premium assistance program since February 16, 2010, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565