

YALE UNIVERSITY

HIPAA Special Enrollment Rights Notice

A federal law called the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") provides additional opportunities to enroll in a group health plan if you lose other coverage or experience certain life events.

What is Special Enrollment?

Special enrollment allows individuals who previously declined health coverage to enroll for coverage. There are three opportunities for you to enroll in the Plan under its special enrollment provisions during the plan year.

- If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other health insurance or group health plan coverage, you may be eligible to enroll yourself and your dependents in this Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).
- If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be eligible to enroll yourself and your dependents in this Plan. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- If you or your dependent loses coverage under Medicaid or a State Children's Health Insurance Plan ("CHIP") due to loss of eligibility (for reasons other than a failure to pay premiums) or you or your dependent becomes eligible for qualifying group health plan premium assistance under state Medicaid or CHIP, then you may request enrollment in this Plan for you and/or your dependent within 60 days of the loss of eligibility or the date that you or your dependent is determined eligible for premium assistance.

To request special enrollment or obtain more information, contact the Employee Service Center at 203-432-5552 or employee.services@yale.edu.