

Health Care Reform Impact Information

Information is provided here in connection with Flex Plan changes and the extension of dependent coverage up to age 26, the elimination of lifetime limits, and the coverage of preventative services in the Broome County Health Plan. These health care reforms are based on the Patient Protection and Affordable Care Act (PPACA) of 2010.

1. Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of adult children (ages 19 to 26) ended before the attainment of age 26 were eligible to re-enroll in the Broome County Health Plan during the college's November 2010 open enrollment period with re-enrollment to become effective January 1st, 2011. Subsequent to this, eligible adult children may be added to coverage during any open enrollment period or when they have a qualifying event. The Traditional Plan defines "child" as your biological child, stepchild, or legally adopted child until s/he is 26. Red and Green plans define "child" as your biological child, stepchild, or legally adopted child, a child for whom you are a legal guardian, or a child whose legal custody is transferred to you or your spouse per court order until the child turns age 26.
2. The lifetime limit on the dollar value of benefits (Major Medical Maximum Benefit) in the Broome County Traditional and Advantage plans no longer applies. Also calendar year maximums on these specific essential benefits will be removed on the: a) Green Plan – \$600 allowance every 3 years for hearing aids for children up to age 19, and b) Red Plan - \$2,500 calendar year max for non-par provider services or care not coordinated through the PCP for away from home care while a student is at college. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan were eligible to re-enroll in the Health Plan only during the college's November 2010 open enrollment period for coverage effective on January 1, 2011. The elimination of the lifetime limit provision and the other changes will go into effect January 1st, 2011.
3. Certain Preventative Services will be covered in full under the Broome County Traditional plan such as mammograms and colonoscopies. A list of Preventative services covered under PPACA may be accessed through <http://www.healthcare.gov/law/about/provisions/services/lists.html>. The Preventative Services provision will go into effect January 1st, 2011.
4. Flex Plan Changes: Over-the-counter drugs and medicines will need a Certificate of Medical Necessity (CMN) from the plan participant's physician in order to qualify for reimbursement from flex funds.
5. Rescission language will be updated. If a Health Plan member commits fraud or intentionally misrepresents material facts to obtain health care coverage, the Health Plan must provide 30 days notice of the Health Plan's intent to terminate.

OTHER NOTICE: If you are eligible for health coverage, but are unable to afford the premiums, you might qualify under New York's Medicaid or Child Health Insurance Program (CHIP) for assistance in paying health premiums. If you are interested, please contact the New York State Medicaid Office at 1-800-541-2831 (website: http://www.nyhealth.gov/health_care/medicaid) to apply for assistance. If approved, please contact Human Resources within 60 days of receiving the assistance determination from New York State.

For more information, contact Meg Smith in Human Resources at 607-778-5240 or email msmith@sunybroome.edu