

The following information results from the Patient Protection and Affordable Care Act, (PPACA), better known as the Health Care Reform Law. Should you need further clarification on any or all please contact Human Resources at ext. 4552. You may also contact our Benefits Representative Beth Breen of Capital Benefits Consulting @ (518) 283-6650 x103.

DEPENDENT TO AGE 26 COVERAGE

An important part of the Patient Protection and Affordable Care Act (PPACA) is the extension of the age limit for coverage of dependent children.

As of January 1, 2011, all health insurance plans that HVCC/EOC offers will be providing coverage to adult children of enrolled members up to age 26.

Dependents that are currently under 26 years of age, but previously aged off coverage, or, were denied coverage due to their age, may now be eligible for coverage. These dependents are eligible even if they:

- Are no longer a full-time student
- No longer live with the parents
- Are not a dependent on anyone's tax return
- Are married or unmarried (spouses and children of the dependent do not qualify)

This means that employees, who have had a dependent come off of their health plan either due to age, or change in student status, are eligible to add those dependents back onto their policy, as long as they are less than 26 years of age.

In order to add your dependent onto your policy, you must submit an enrollment /change form for your health plan directly to Human Resources within 30 days of this notice. Your dependent(s) will be effective on your policy as of January 1, 2011.

LIFETIME LIMITS REVOKED

Please be advised that as of January 1, 2011, there will be no more lifetime limits on any of the health insurance plans that HVCC/EOC offers.

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 New York State, you can contact your local 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 local Medicaid or CHIP office or dial 1-877-KIDS NOW (1-877-543-7669) 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 employers plan. **This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined for premium assistance.**

If you live in New York State, you may be eligible for assistance paying your employer health plan premiums. You should contact the following for further information on eligibility:

New York-Medicaid

Website:http://www.nyhealth.gov/health_care/medicaid_

Phone: 1-800-41-2831