# Baldwin Wallace University 2021 OPEN ENROLLMENT & PLAN PARTICIPANT NOTICES

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#### **All 2021 Rx Options**

## ARE YOU, OR A FAMILY MEMBER, MEDICARE ELIGIBLE (OR ABOUT TO BECOME MEDICARE ELIGIBLE)? IF SO, PLEASE READ AND KEEP FOR YOUR RECORDS!

### Notice of Creditable Coverage

Your prescription drug coverage provided under Baldwin Wallace University Group Health Plan is expected to pay out, on average, the same or more than what the standard Medicare prescription drug coverage will pay. This is known as "creditable coverage".

#### Why This is Important

This information is to help you decide whether or not you want to join a Medicare drug plan. It is important for those eligible for both Medicare and a group health plan to look ahead and weigh the costs, benefits, and participation terms of the various options on a regular, if not annual, basis. Based on individual facts and circumstances some choose to elect Medicare only, some choose to elect coverage under the group health plan only, while some choose to enroll in both coverages. When both are elected, benefits coordinate according to the Medicare Secondary Payer Rules. That is, one plan or the other would *reduce payment* in order to prevent you from being reimbursed the full amount from both sources. Your age, the reason for your Medicare eligibility and other factors determine which plan is primary (pays first, generally without reductions) versus secondary (pays second, generally with reductions).

#### When Are You Eligible for a Medicare Drug Plan?

When someone first becomes eligible to enroll in a government-sponsored Medicare "Part D" prescription drug plan, enrollment is considered timely if completed by the end of his or her "Initial Enrollment Period" which ends 3 months after the month in which he or she turned age 65. If you choose not to enroll in Medicare Part D during your Initial Enrollment Period, when you finally do enroll you may be subject to a late enrollment penalty added to your monthly Medicare Part D premium. Specifically, the extra cost, if any, increases based on the number of full, uncovered months during which you went without either Medicare Part D or else without "creditable" prescription drug coverage obtained from another source.

#### When May You Join A Medicare Drug Plan?

Eligible individuals may join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>. However, if you lose your current creditable coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Drug plan.

You should also know if you drop or lose your current coverage and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (at least 1%) to join a Medicare drug plan later. Carefully coordinating your transition between plans is therefore essential.

Those who miss these opportunities are generally unable to enroll in a Medicare Part D plan until another enrollment period becomes available.

#### For More Information Regarding Your Options Under Medicare Prescription Drug Coverage

If you are unsure as to whether or when you will become eligible for Medicare, or if you have questions about how to get help to pay for it, please call the Social Security Administration at (800) 772-1213 or visit socialsecurity.gov. Specific questions about our prescription drug coverage should be directed to the customer service number on your ID card, if enrolled, or to the Plan Administrator.

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#### **HIPAA Notice of Privacy Practices**

You are receiving this Privacy Notice because you are eligible to participate in an employer sponsored group health plans. The Health Plans are committed to protecting the confidentiality of any health information collected about an individual. This Notice describes how the Health Plan may use and disclose, "protected health information" (PHI). For information to be considered "PHI", it must meet three conditions:

Information is created or received by a health care provider, health plan, employer, or health care clearinghouse; Information relates past, present, or future physical or mental health condition of an individual; the provision of health care to an individual; or the past, present, or future payment for the provision of health care to an individual; and the information either identifies the individual or provides a reasonable basis for believing that it can be used to identify the individual.

The Health Plan is required by the Health Insurance Portability and Accountability Act (HIPAA) to provide this Notice to an individual. Additionally, the Health Plan is required by law to:

Maintain the privacy of an individual's "protected health information" (PHI) and provide you with the Privacy Notice of its legal duties and privacy practices with respect to an individual's PHI and follow the terms of its Privacy Notice that is currently in effect.

Employees of the plan sponsor who administer and manage this Health Plan may use PHI only for appropriate plan purposes (such as for payment or health care operations), but not for purposes of other benefits not provided by this plan, and not for employment-related purposes of the plan sponsor. These individuals must comply with the same requirements that apply to the Health Plan to protect the confidentiality of PHI.

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#### Uses and Disclosures of Protected Health Information (PHI)

The following categories describe the ways that the Health Plan may use and disclose protected health information. For each category of uses and disclosures, examples will be provided. Not every use or disclosure in a category will be listed. However, all the ways the Health Plan is permitted to use and disclose information will fall within one of these categories.

<u>Treatment Purposes.</u> The Health Plan may disclose PHI to a health care provider for the health care provider's treatment purposes. For example, if an individual's Primary Care Physician (PCP) or treating medical provider refers the individual to a specialist for treatment, the Health Plan can disclose the individual's PHI to the specialist to whom they have been referred so (s)he can become familiar with the individual's medical condition, prior diagnoses and treatment, and prognosis.

<u>Payment Purposes.</u> The Health Plan may use or disclose health information for payment purposes; such as, determining eligibility for plan benefits, obtaining premiums, facilitating payment for the treatment and services an individual receives from health care providers, determining plan responsibility for benefit payments, and coordinating benefits with other benefit plans. Examples of payment functions may include reviewing the medical necessity of health care services, determining whether a particular treatment is experimental or investigational, or determining whether a specific treatment is covered under the plan

<u>Health Care Operations.</u> The Health Plan may use PHI for its own health care operations and may disclose PHI to carry out necessary insurance related activities. Some examples of Health Care Operations may include: underwriting, premium rating and other activities related to plan coverage; conducting quality assessment and improvement activities; placing contracts; conducting or arranging for medical review, legal services, audit services, and fraud and abuse detection programs; and business planning, management and general administration of the Health Plan.

To a Business Associate of the Health Plan. The Health Plan may disclose PHI to a Business Associate (BA) of the Health Plan, provided a valid Business Associate Agreement is in place between the Business Associate and the Health Plan. A Business Associate is an entity that performs a function on behalf of the Health Plan and that uses PHI in doing so or provides services to the Health Plan such as legal, actuarial, accounting, consulting, or administrative services. Examples of Business Associates include the Health Plan's Third-Party Administrators (TPAs), Actuary, and Broker.

<u>To the Health Plan Sponsor.</u> The Health Plan may disclose PHI to the Plan Sponsor as long as the sponsor has amended its plan documents, provided a certification to the Health Plan, established certain safeguards and firewalls to limit the classes of employees who will have access to PHI, and to limit the use of PHI to plan purposes and not for non-permissible purposes, as required by the Privacy Rule. Any disclosures to the plan sponsor must be for purposes of administering the Health Plan. Some examples may include: disclosure for claims appeals to the Plan's Benefits Committee, for case management purposes, or to perform plan administration functions.

The Health Plan may also disclose enrollment/disenrollment information to the plan sponsor, for enrollment or disenrollment purposes only, and may disclose "Summary Health information" (as defined under the HIPAA medical privacy regulations) to the plan sponsor for the purpose of obtaining premium bids or modifying or terminating the plan.

Required by Law or Requested as Part of a Regulatory or Legal Proceeding. The Health Plan may use and disclose PHI as required by law or when requested as part of a regulatory or legal proceeding. For example, the Health Plan may disclose medical information when required by a court order in a litigation proceeding, or pursuant to a subpoena, or as necessary to comply with Workers' Compensation laws.

<u>Public Health Activities or to Avert a Serious Threat to Health or Safety.</u> The Health Plan may disclose PHI to public health authorities for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications; and reporting disease or infection exposure.

<u>Law Enforcement or Specific Government Functions.</u> The Health Plan may disclose PHI to law enforcement personnel for purposes such as identifying or locating a suspect, fugitive, material witness or missing person; complying with a court order or subpoena; and other law enforcement purposes.

Other uses and disclosures will be made only with an individual's written authorization or that of their legal representative, and the individual may revoke such authorization as provided by section 164.508(b) (5) of the Privacy Rule. Any disclosures that were made when the individual's Authorization was in effect will not be retracted.

#### An Individual's Rights Regarding PHI

An individual has the following rights with respect to their PHI:

<u>Right to Inspect and Copy PHI.</u> An individual has the right to inspect and copy health information about them that may be used to make decisions about plan benefits. If they request a copy of the information, a reasonable fee to cover expenses associated with their request may be charged.

<u>Right to Request Restrictions</u>). An individual has the right to request restrictions on certain uses and disclosures of their PHI (although the Health Plan is not required to agree to a requested restriction).

<u>Right to Receive Confidential Communications of PHI)</u>. An individual has the right to receive their PHI through a reasonable alternative means or at an alternative location if they believe the Health Plan's usual method of communicating PHI may endanger them.

<u>Right to Request an Amendment.</u> An individual has the right to request the Health Plan to amend their health information that they believe is incorrect or incomplete. The Health Plan is not required to change the PHI but is required to provide the individual with a response in either case.

Right to Accounting of Disclosures. An individual has the right to receive a list or "accounting of disclosures" of their health information made by the Health Plan, except the disclosures made by the Health Plan for treatment, payment, or health care operations, national security, law enforcement or to corrections personnel, pursuant to the individual's Authorization, or to the individual. An individual's request must specify a time period of up to six years and may not include dates prior to May 1, 2010 (effective date of this regulation). The Health Plan will provide one accounting of disclosures free of charge once every 12-month period.

<u>Breach Notification.</u> An individual has the right to receive notice of a breach of your unsecured medical information. Notification may be delayed if so, required by a law enforcement official. If you are deceased and there is a breach of your medical information, the notice will be provided to your next of kin or personal representatives if the plan knows the identity and address of such individual(s).

Optional if covered entity engages in underwriting **Genetic Information** An individual's genetic information will not be used for under writing except for long term care plans.

<u>Right to Paper Copy.</u> An individual has a right to receive a paper copy of this Notice of Privacy Practices at any time.

#### The Health Plan's Responsibilities Regarding an Individual's PHI

The Health Plan is a "covered entity" (CE) and has responsibilities under HIPAA regarding the use and disclosure of PHI. The Health Plan has a legal obligation to maintain the privacy of PHI and to provide individuals with notice of its legal duties and privacy practices with respect to PHI. The Health Plan is required to abide by the terms of the current Notice of Privacy Practices (the "Notice"). The Health Plan reserves the right to change the terms of this Notice at any time and to make the revised Notice provisions effective for all PHI the Health Plan maintains, even PHI obtained prior to the effective date of the revisions. If the Health Plan revises the Notice, the Health Plan will promptly distribute a revised Notice to all actively enrolled participants whenever a material change has been made. Until such time, the Health Plan is required by law to comply with the current version of this Notice

The complaint will be investigated, and a written response will be provided to the individual within 30 days from receipt of the complaint. A written summary of the complaint and any correction action taken will be filed with the Privacy Officer. The Health Plan will not retaliate against the individual in any way for filing a complaint.

If an individual would like their complaint reviewed by an outside agency, they may contact the Department of Health and Human Services at the following address:

Department of Health and Human Services The Hubert H. Humphrey Building 200 Independence Avenue, S.W. Washington, D.C. 2020

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#### **HIPAA Plan Special Enrollment Notice**

If you are declining your enrollment under the Plan, or declining coverage for your spouse or one of your dependents, because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the Plan if you or your dependents lose eligibility for that other coverage, or if the employer stops contributing toward such other coverage. However, you must request enrollment within 30 days after you or your dependents' other coverage ends, or after the period for which the employer ceased contributing toward such other coverage if such paymentapplied to your circumstances.

In addition, if you have a new dependent, as a result of your marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, please contact the Plan Administrator listed in the Summary Plan Description, or contact the Human Resources department staff for further information.

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#### **Genetics Information Notice**

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information.

"Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

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#### Mental Health/Substance Use Disorder Parity

Effective for Plan Years on and after July 1, 2010, benefits under Plans that provide Mental Health Benefits are subject to final regulations supporting the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). Benefits for mental health conditions and substance use disorder conditions that are Covered Health Services under the Policy must be treated in the same manner and provided at the same level as Covered Health Services for the treatment of other Sickness or Injury. Benefits for Mental Health Services and Substance Use Disorder Services are not subject to any annual maximum benefit limit (including any day, visit or dollar limit).

MHPAEA requires that the financial requirements for coinsurance and copayments for mental health and substance use disorder conditions must be no more restrictive than those coinsurance and copayment requirements for substantially all medical/surgical benefits. MHPAEA requires specific testing to be applied to classifications of benefits to determine the impact of these financial requirements on mental health and substance use disorder benefits. Based upon the results of that testing, it is possible that coinsurance or copayments that apply to mental health conditions and substance use disorder conditions in your benefit plan may be reduced.

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#### **Newborns' and New Mothers Care Disclosure**

This Plan generally does not, consistent with applicable Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, consistent with that same Federal law, this Plan generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, this Plan does not, in accordance with Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

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#### Women's Health and Cancer Rights Act of 1998 (WHCRA) Annual and Regular Notice

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, notwithstanding anything herein to the contrary, the Plan provides coverage for: 1) all stages of reconstruction of the breast on which the mastectomy has been performed; 2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and 3) prostheses and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. Such coverage maybe subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverageshall be delivered to the participant upon enrollment and annually thereafter. Contact the Plan Administrator listed in the Summary Plan Description, or contact the Human Resources department staff for further information.

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#### Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit <a href="www.healthcare.gov">www.healthcare.gov</a>.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, 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, 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, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

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 January 31, 2020. Contact your State for more information on eligibility.

ALABAMA - Medicaid  ALASKA - Medicaid  The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: Customerservice@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx  ARKANSAS - Medicaid  ARKANSAS - Medicaid  ARKANSAS - Medicaid  Website: http://myakhipp.com/ Phone: 1-855-692-7447)  COLORADO - Health First Colorado (Colorado's Medicaid Program) & Child Health First Colorado Mebsite: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711  CHP+: Customer Service: 1-800-359-1991/ State Relay 711  FLORIDA - Medicaid  GEORGIA - Medicaid  Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 1-87-357-3268  GEORGIA - Medicaid  Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864  IOWA - Medicaid  Website: http://dhs.iowa.gov/Hawki Phone: 1-800-257-8563  KANSAS - Medicaid  Website: http:://dhs.www.kdheks.gov/hcf/ Phone: 1-785-296-3512  KENTUCKY - Medicaid  Website: http:://dhs.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447  MAINE - Medicaid  Massachusetts - Medicaid  Messite: http:://dhs.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-800-442-6003  TTY: Maine relay711  MASSACHUSETTS - Medicaid  Messite: http:://www.maine.gov/dhs/people-we-serve/seniors/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-63-7339  MISSOURI - Medicaid  Website: http:://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-63-7339  MISSOURI - Medicaid  Website: http:://www.mass.gov/ondon/participants/pages/hipp.htm Phone: 573-751-2005  MONTANA - Medicaid  Montana - Medicaid  Website: http:://www.ds.mo.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084		
Phone: 1-866-251-4861 Email: Customer Service@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx  ARKANSAS - Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)  COLORADO - Health First Colorado (Colorado's Medicaid Program) & Child Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711  FLORIDA - Medicaid Health Plan Plus (CHP+) FLORIDA - Medicaid Website: http://flmedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268  GEORGIA - Medicaid Website: https://mww.colorado.gov/pacific/hcpf/child-health-plan-plus Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131  INDIANA - Medicaid Website: http://www.in.gov/fssa/hip/ All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864  IOWA - Medicaid Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512  KENTUCKY - Medicaid Website: http://chfs.kv.gov Phone: 1-800-635-2570  LOUISIANA - Medicaid Website: http://chfs.kv.gov Phone: 1-800-635-2570  LOUISIANA - Medicaid Website: http://www.maine.gov/fdhs/ofi/public-assistance/index.html Phone: 1-888-695-2447  MAINE - Medicaid Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-657-3739  MISSOURI - Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005  MONTANA - Medicaid Website: http://dphhs.mt.gov/fbss.mc.gov/montanaHealthcarePrograms/HIPP	ALABAMA - Medicaid	Website: http://myalhipp.com/ Phone: 1-855-692-5447
ARKANSAS - Medicaid  Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)  COLORADO - Health First Colorado (Colorado's Medicaid Program) & Child Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711  CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711  FLORIDA - Medicaid  GEORGIA - Medicaid  Website: https://fimedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268  GEORGIA - Medicaid  Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131  INDIANA - Medicaid  Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711  CHP+ Customer Service: 1-800-359-1991/ State Relay 711  Website: https://fimedicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131  INDIANA - Medicaid  Health First Colorado Member Contact Center: 1-800-257-355-3268  Website: https://mww.in.gov/fissa/hip/ Phone: 1-877-438-4479  All other Medicaid Website: http://dwww.indianamedicaid.com Phone 1-800-403-0864  IOWA - Medicaid  Website: http://dhs.iowa.gov/hawki Phone: 1-800-257-8563  KENTUCKY - Medicaid  Website: https://chfs.ky.gov Phone: 1-800-635-2570  LOUISIANA - Medicaid  Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447  MAINE - Medicaid  Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003  TTY: Maine relay711  MASSACHUSETTS - Medicaid  Mebsite: https://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840  MINNESOTA - Medicaid  Website: https://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 573-751-2005  MONTANA - Medicaid  Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	ALASKA - Medicaid	Email: CustomerService@MyAKHIPP.com
Phone: 1-855-MyARHIPP (855-692-7447)  COLORADO - Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711  Medicaid Program) & Child Health Plan Plus (CHP+) HEDRIDA - Medicaid Website: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711  FLORIDA - Medicaid Website: https://finedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268  GEORGIA - Medicaid Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131  INDIANA - Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864  IOWA - Medicaid Website: http://dhs.iowa.gov/hawki Phone: 1-800-257-8563  KANSAS - Medicaid Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512  KENTUCKY - Medicaid Website: http://chfs.ky.gov Phone: 1-800-635-2570  LOUISIANA - Medicaid Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447  MAINE - Medicaid Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay711  MASSACHUSETTS - Medicaid Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-462-4840  MINNESOTA - Medicaid Website: http://mww.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-657-3739  MISSOURI - Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005  MONTANA - Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP		
Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+) https://www.colorado.gov/pacific/hcpf/child-health-plan-plus (CHP+) https://www.colorado.gov/pacific/hcpf/child-health-plan-plus (CHP+) https://service: 1-800-359-1991/ State Relay 711 (CHP+) https://filmedicaid.gov/pacific/hcpf/child-health-plan-plus (CHP+) https://filmedicaid.gov/pacific/hcpf/child-health-plan-plus (CHP+) https://filmedicaid.gov/pacific/hcpf/child-health-plan-plus (CHP+ Customer Service: 1-800-359-1991/ State Relay 711 (CHP+) https://state Relay 712 (CHP+) https://state Relay 712 (CHP+) https://state Relay 713 (CHP+) https://state Relay 714 (CHP+) https:/	ARKANSAS - Medicaid	, , , , ,
GEORGIA - Medicaid Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131  INDIANA - Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864  IOWA - Medicaid Website: http://dhs.iowa.gov/Hawki Phone: 1-800-257-8563  KANSAS - Medicaid Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512  KENTUCKY - Medicaid Website: https://chfs.ky.gov Phone: 1-800-635-2570  LOUISIANA - Medicaid Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447  MAINE - Medicaid Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay711  MASSACHUSETTS - Medicaid Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840  MINNESOTA - Medicaid Website: https://mn.gov/dhs/people-we-serve/seniors/health-care/programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739  MISSOURI - Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005  MONTANA - Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	Colorado (Colorado's Medicaid Program) & Child	Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan- plus
INDIANA - Medicaid  Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864  IOWA - Medicaid Website: http://dhs.iowa.gov/Hawki Phone: 1-800-257-8563  KANSAS - Medicaid Website: http://chfs.ky.gov Phone: 1-800-635-2570  LOUISIANA - Medicaid Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447  MAINE - Medicaid Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay711  MASSACHUSETTS - Medicaid Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840  MINNESOTA - Medicaid Website: https://mn.gov/dhs/people-we-serve/seniors/health-care/programs/programs-and-services/other- insurance.jsp Phone: 1-800-657-3739  MISSOURI - Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005  MONTANA - Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	FLORIDA - Medicaid	Website: http://flmedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268
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Phone: 1-888-695-2447  MAINE - Medicaid Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay711  MASSACHUSETTS - Medicaid Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ and CHIP Phone: 1-800-862-4840  MINNESOTA - Medicaid Website: https://mn.gov/dhs/people-we-serve/seniors/health-care/programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739  MISSOURI - Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005  MONTANA - Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	KENTUCKY - Medicaid	Website: https://chfs.ky.gov Phone: 1-800-635-2570
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NEVADA- Medicaid  Medicaid Website: https://www.dhhs.nh.gov/oii/hipp.htm Phone: 603-271-5218   NEW JERSEY - Medicaid and Medicaid Phone: 609-631-2392   CHIP Website: https://www.nifamilycare.org/index.htmlCHIP Phone: 1-800-701-0710   Medicaid Phone: 609-631-2392   CHIP Website: https://www.nifamilycare.org/index.htmlCHIP Phone: 1-800-701-0710   NEW YORK - Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831   NORTH CAROLINA - Medicaid Website: https://www.nifamilycare.org/index.htmlCHIP Phone: 1-800-701-0710   MORTH DAKOTA - Medicaid Website: http://www.nifamilycare.org/index.htmlCHIP Phone: 1-800-701-0710   MORTH DAKOTA - Medicaid Website: http://www.nig.nu/sov/dhs/services/medicaidserv/medicaid/ Phone: 1-844-854-4825   MCLAHOMA - Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742   MEGGON - Medicaid Website: http://www.insureoklahoma.org Phone: 1-888-365-3742   Mebsite: http://www.orgonhealthcare.gov/index-es.html Phone: 1-800-699-9075   PENNSYLVANIA - Medicaid Website: http://www.dbs.pa.gov/provider/medicalassistance/ healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462   MEDICAL - Medicaid Website: http://www.scdhhs.gov Phone: 1-888-849-0820   MUTAH - Medicaid Medicaid Website: https://www.scdhhs.gov Phone: 1-888-849-0820   Medicaid Phone: 1-807-43-7669   Medicaid Mebsite: http://dss.sd.gov Phone: 1-888-82-0059   Medicaid Mebsite: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   MEGINIA - Medicaid Medicaid Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   MEGINIA - Medicaid and Medicaid Mebsite: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   MEGINIA - Medicaid and Medicaid Mebsite: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   MEGINIA - Medicaid and Medicaid Mebsite: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   MEGINIA - Medicaid and Medicaid Mebsite: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   MEGINIA - Medicaid and Medicaid Mebsite: http://www.green	NEBRASKA - Medicaid	Website: http://www.ACCESSNebraska.ne.gov Phone: (855) 632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178
NEW HAMPSHIRE - Medicaid Phone: 603-271-5218   NEW JERSEY - Medicaid and CHIP Medicaid Phone: 609-631-2392   CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710   NEW YORK - Medicaid Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710   NEW YORK - Medicaid Website: https://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710   NEW YORK - Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831   NORTH CAROLINA - Medicaid Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100   NORTH DAKOTA - Medicaid Website: http://www.ng.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825   OKLAHOMA - Medicaid and Website: http://www.insureoklahoma.org Phone: 1-888-365-3742   OREGON - Medicaid Website: http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075   Website: http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075   Website: http://www.dhs.pa.gov/provider/medicalassistance/ healthinsurance/premiumpaymenthippprogram/index.htm Phone: 1-800-692-7462   RHODE ISLAND - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820   SOUTH CAROLINA - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820   SOUTH DAKOTA - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820   SOUTH DAKOTA - Medicaid Website: https://gethipptexas.com/ Phone: 1-800-440-0493   UTAH - Medicaid and CHIP Medicaid Website: https://medicaid.utah.gov/CHIP Website: http://health.utah.gov/chip Phone: 1-875-43-7669   VERMONT - Medicaid And CHIP Medicaid Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427   CHIP Phone: 1-875-43-7669   Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-850-432-5924   CHIP Phone: 1-850-462-3002   Website: https://www.hcs.wisconsin.gov/publications/p1/p10095.pdf	NEVADA - Medicaid	
NEW JERSEY - Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 NEW YORK - Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831 NORTH CAROLINA - Medicaid Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100 NORTH DAKOTA - Medicaid Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100 NORTH DAKOTA - Medicaid Mebsite: https://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825 OKLAHOMA - Medicaid and CHIP Mebsite: http://www.insureoklahoma.org Phone: 1-884-88-365-3742 OREGON - Medicaid Website: http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075 PENNSYLVANIA - Medicaid Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462 RHODE ISLAND - Medicaid Website: http://www.eohhs.ri.gov/Phone: 1-888-88-549-0820 SOUTH CAROLINA - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-88-90820 SOUTH DAKOTA - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-88-90820 UTAH - Medicaid and CHIP Medicaid Website: http://gethipptexas.com/ Phone: 1-800-440-0493 UTAH - Medicaid and CHIP Medicaid Website: http://gethipptexas.com/ Phone: 1-800-440-0493 UTAH - Medicaid website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427 VIRGINIA - Medicaid Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-855-242-8282 WASHINGTON - Medicaid Website: https://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282 WASHINGTON - Medicaid Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022 ext. 15473 West VIRGINIA - Medicaid Medica		Website: https://www.dhhs.nh.gov/oii/hipp.htm Phone: 603-271-5218
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http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075  PENNSYLVANIA - Medicaid Website: http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm Phone: 1-800-692-7462  RHODE ISLAND - Medicaid Website: http://www.eohhs.ri.gov/Phone: 855-697-4347 or 401-462-0311 (Direct RIte Share Line)  SOUTH CAROLINA - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820  SOUTH DAKOTA - Medicaid Website: http://dss.sd.gov Phone: 1-888-828-0059  TEXAS - Medicaid Website: http://gethipptexas.com/Phone: 1-800-440-0493  UTAH - Medicaid and CHIP Medicaid Website: https://medicaid.utah.gov/CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669  VERMONT - Medicaid Website: http://www.greenmountaincare.org/Phone: 1-800-250-8427  VIRGINIA - Medicaid and Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924  CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282  WASHINGTON - Medicaid Website: https://www.hca.wa.gov/Phone: 1-800-562-3022 ext.15473  WEST VIRGINIA - Medicaid Website: http://mywvhipp.com/Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)  WISCONSIN - Medicaid and CHIP Phone: 1-800-362-3002		
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WYOMING - Medicaid Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531		
	WYOMING - Medicaid	Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531

To see if any other states have added a premium assistance program since January 31, 2020, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration <a href="https://www.dol.gov/agencies/ebsa">www.dol.gov/agencies/ebsa</a> 1-866-444-EBSA (3272) U.S. Dept. of Health and Human Services Centers for Medicare & Medicaid Services. www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565