



2013 HEALTH INSURANCE NOTICE and UPDATES FOR WHOI EMPLOYEES

Women's Health and Cancer Rights Act (WHCRA)

The Women's Health and Cancer Rights Act (WHCRA) provides protections for individuals who elect breast reconstruction after a mastectomy. Under WHCRA, group health plans offering mastectomy coverage must also provide coverage for certain services relating to the mastectomy, in a manner determined in consultation with the attending physician and the patient. Required coverage includes all stages of reconstruction of the other breast to produce a symmetrical appearance, prostheses and treatment of physical complications of the mastectomy, including lymphedema.

Medicaid and the Child Health Insurance Program (CHIP)

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states (Massachusetts included) have premium assistance programs that can help pay for coverage.

If you or your dependent(s) are **not** currently enrolled in Medicaid or CHIP and you think your dependent(s) might be eligible, you can contact the Massachusetts 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 dependent(s) is eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit your dependent(s) to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. **You have 60 days to request coverage after it is determined you are eligible for premium assistance.**

Massachusetts Medicaid & CHIP website: <http://www.mass.gov/MassHealth>

Massachusetts Medicaid & CHIP telephone: 1-800-462-1120

Patient Protection and Affordability Care Act (PPACA) / Health Care Reform Update

Uniform Summary of Benefits Coverage (SBC): IRS and the Department of Labor and Health and Human Services recently issued proposed regulation that identifies the standards for a uniform explanation of coverage requirement. Benefit summaries may include the following provisions: Uniform definitions of insurance and medical terms, premium and cost sharing provisions, description of plan coverage, plan contact information, etc. This is scheduled to take effect in 2012 for 2013 benefits.

Impact: *The SBC will be available to employees during WHOI's open enrollment period and will be provided annually thereafter.*

Women's Preventive Care: Expansion of no cost services, specifically women's health care services (includes: FDA-approved contraception methods and contraceptive counseling, screening for gestational diabetes and human papillomavirus (HPV) DNA testing for women 30 years and older).

Impact: *This change will expand the list of preventive services at no cost to female members. This change will be effective for the upcoming plan year, effective January 1, 2013.*

(continued on back page...)



Change in Annual Healthcare Flexible Spending Account (FSA) Limit for 2013: Beginning this plan year (January 1, 2013), contributions to Healthcare Flexible Spending Accounts will be limited to \$2,500 each year with annual inflation increases. This limit reduction does not apply to Dependent Care FSA.

Impact: *WHOI currently allows employees to contribute up to \$5,000 annually to their Healthcare FSA. For 2013, employees will be limited to contributing up to \$2,500.*

State Based Exchanges: Under the PPACA, state based Exchanges will be setup and used by individuals and business to purchase health insurance. Individuals who qualify for Medicaid, federal subsidies, or tax credits will also be able to use Exchanges to select health insurance. The Exchanges are scheduled to be operational in each state by January 2014.

Impact: *WHOI provides medical insurance to eligible employees. Optional medical coverage is available through the MA Connector for those who qualify prior to 2014.*