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# **2023 Annual Notices**





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### **2023 Insurance Information**

This document includes notices regarding your rights under Juniata College's Benefits Program. If you have any questions, please contact Paige Hower, Benefits Specialist, at 814-641-3187 or at howerp@juniata.edu



www.benecon.com



## **Special Enrollment Rights**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

#### **WHCRA Enrollment Notice**

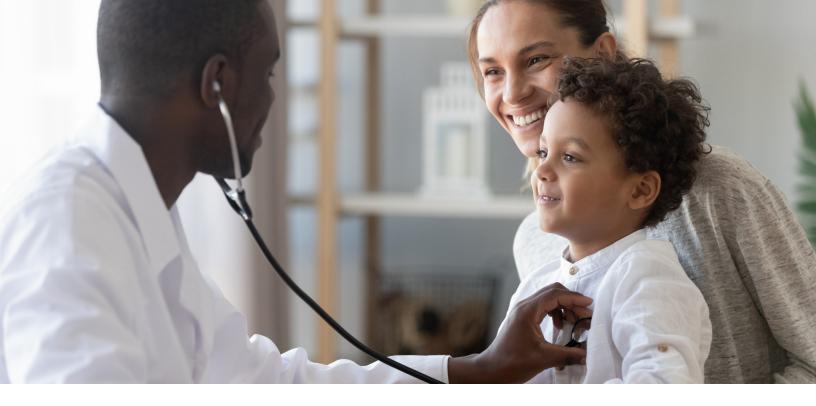
If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which mastectomy was performed;
- Surgery/reconstruction of other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Juniata College Health Plan. If you would like more information on WHCRA benefits, call your Plan Administrator, Paige Hower, Benefits Specialist, at 814-641-3187 or at howerp@juniata.edu.

# **Notice of Availability of Notice of Privacy Practices**

The Juniata College Group Health Plan (the "Plan") provides health benefits to eligible employees and their eligible dependents as described in the summary plan description(s) for the Plan. The Plan creates, receives, uses, maintains and discloses health information about Plan participants in the course of providing these health benefits. The Plan is required by law to provide notice to participants of the Plan's duties and privacy practices with respect to covered individuals' protected health information ("PHI"), and has done so by providing to Plan participants a notice of privacy practices, which describes the ways that the Plan uses and discloses PHI. To receive a copy of the Plan's notice of privacy practices you should contact your employer's Privacy Official, who has been designated as the Plan's contact person for all issues regarding the Plan's privacy practices and covered individuals' privacy rights. You can reach this person at: (814) 641-3187.



# 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 aren't 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 www.healthcare.gov.

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 July 31, 2022. Contact your State for more information on eligibility:

#### **ALABAMA** – Medicaid

Website: http://myalhipp.com/ Phone: 1-855-692-5447

#### **ALASKA** – Medicaid

The AK Health Insurance Premium Payment Program

Website: http://myakhipp.com/ 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)

#### **CALIFORNIA** – Medicaid

Health Insurance Premium Payment (HIPP) Program

Website: http://dhcs.ca.gov/hipp

Phone: 916-445-8322 Email: hipp@dhcs.ca.gov

#### COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

**Health First Colorado Website:** https://www.healthfirstcolorado.com/

**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

Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program

HIBI Customer Service: 1-855-692-6442

#### FLORIDA – Medicaid

**Website:** https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html

Phone: 1-877-357-3268

#### **GEORGIA** – Medicaid

Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp

**Phone:** 678-564-1162, Press 1

GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-

program-reauthorization-act-2009-chipra

**Phone:** 678-564-1162, Press 2

#### 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: https://www.in.gov/medicaid/

Phone: 1-800-457-4584

#### IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: https://dhs.iowa.gov/ime/members

Medicaid Phone: 1-800-338-8366

Hawki Website: http://dhs.iowa.gov/Hawki

Hawki Phone: 1-800-257-8563

HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a- to-z/hipp

HIPP Phone: 1-888-346-9562

#### **KANSAS – Medicaid**

Website: https://www.kancare.ks.gov/

Phone: 1-800-792-4884

#### **KENTUCKY – Medicaid**

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:

https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx

Phone: 1-855-459-6328

Email: KIHIPP.PROGRAM@ky.gov

KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx

Phone: 1-877-524-4718

Kentucky Medicaid Website: https://chfs.ky.gov

#### LOUISIANA - Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp

Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

#### **MAINE** – Medicaid

**Enrollment Website:** https://www.maine.gov/dhhs/ofi/applications-forms

Phone: 1-800-442-6003 TTY: Maine relay 711

Private Health Insurance Premium Web page: https://www.maine.gov/dhhs/ofi/applications-forms

Phone: 1-800-977-6740 TTY: Maine relay 711

#### MASSACHUSETTS - Medicaid and CHIP

Website: https://www.mass.gov/info-details/masshealth- premium-assistance-pa

Phone: 1-800-862-4840 TTY 617-886-8102

#### MINNESOTA - Medicaid

Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/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

Phone: 1-800-694-3084

Email HHSHIPPProgram@mt.gov

#### **NEBRASKA** – Medicaid

Website: http://www.ACCESSNebraska.ne.gov

Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178

#### **NEVADA** – Medicaid

Medicaid Website: http://dhcfp.nv.gov

Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid** 

Website: https://www.dhhs.nh.gov/oii/hipp.htm

Phone: 603-271-5218

Toll free number for the HIPP program: 1-800-852-3345, ext 5218

**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: http://www.nd.gov/dhs/services/medicalserv/medicaid/

Phone: 1-844-854-4825

**OKLAHOMA – Medicaid and CHIP** 

Website: http://www.insureoklahoma.org

Phone: 1-888-365-3742

**OREGON – Medicaid** 

http://healthcare.oregon.gov/Pages/index.aspx Website:

http://www.oregonhealthcare.gov/index-es.html

**Phone:** 1-800-699-9075

PENNSYLVANIA - Medicaid

**Website:** https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx

Phone: 1-800-692-7462

RHODE ISLAND – Medicaid and CHIP

Website: http://www.eohhs.ri.gov/

**Phone:** 1-855-697-4347, 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 CHIP

**Website:** https://www.coverva.org/en/famis-select

Website: https://www.coverva.org/hipp/

Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-800-432-5924

#### **WASHINGTON – Medicaid**

Website: https://www.hca.wa.gov/

Phone: 1-800-562-3022

#### **WEST VIRGINIA – Medicaid**

Website: http://mywvhipp.com/

**Toll-free phone:** 1-855-MyWVHIPP (1-855-699-8447)

#### WISCONSIN – Medicaid and CHIP

Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm

Phone: 1-800-362-3002

#### WYOMING - Medicaid

Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/

Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

#### U.S. Department of Labor U.S. Department of Health and Human Services

Employee Benefits Security Administration Centers for Medicare & Medicaid Services

www.dol.gov/agencies/ebsa www.cms.hhs.gov

1-866-444-EBSA (3272) 1-877-267-2323, Menu Option 4, Ext. 61565

## **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2023)



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