

## **Announcement for BCBSNC Group Administrators**

### **Special Reminder about HIPAA Portability Rules**

November 4, 2008

BCBSNC provides federally recommended language regarding pre-existing conditions and special enrollment notices to comply with HIPAA portability rules. The general notice of pre-existing condition must be provided as part of any written application materials distributed by the plan or issuer for enrollment. If the plan does not distribute such materials, the notice must be provided by the earliest date following a request for enrollment that the plan can provide. The notice of special enrollment must be provided at or before an employee is initially offered the opportunity to enroll in a group health plan.

Please be aware of the following:

1. For groups of 1 to 24, the ENROLL1 application (Enrollment/Change Form for 1-24 Employees) includes the general and special enrollment notices of pre-existing condition language.
2. For groups of 25 or more, the ENROLL2 application (Enrollment/Change Form for 25+) refers the employee to an attachment for the general and special enrollment notices of pre-existing condition language. One of the following notices must be provided with the ENROLL2 based on the pre-existing waiting period exclusion selected:
  - a. H131 – Original and Subsequent (for all 25-50 and most 51+ groups)
  - b. H130 – Subsequent (for 51+ groups only)
  - c. H129 – Late only (for 51+ groups only)
3. If the waiting period for pre-existing conditions is waived, no notice or action is required.
4. For groups that allow employees to enroll directly through eBenefitsNow, the appropriate notices are included in the enrollment tool. When employees do not log into the tool (i.e., when the employer group's human resources department keys the data), the account manager should notify the group administrator to provide the appropriate notice. The notices are available on the Employer Portal at [www.bcbsnc.com](http://www.bcbsnc.com), under "Administrative Forms".

### **Changes to Member Guides**

Additionally, BCBSNC is making changes to the pre-existing condition limitation and special enrollment language displayed in the member guide for all underwritten groups. The new language will appear on a new page, directly after the Member Rights and Responsibilities page of member guides for the following product lines:



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- Blue Options HRA<sup>SM</sup>
  - Blue Options HSA<sup>SM</sup>
  - Blue Options FC<sup>SM</sup> (Fixed Contribution)
  - Blue Care<sup>®</sup>
  - Blue Options<sup>SM</sup>
  - Blue Options 123<sup>SM</sup>
  - Classic Blue<sup>®</sup>

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