

MichiganTech

DATE: Revised April 1, 2003

TO: COBRA Participant

FROM: Ingrid E. Cheney
Director, Benefits

RE: Health Insurance Portability and Accountability Act of 1996

On August 21, 1996, President Clinton signed the Health Insurance Portability and Accountability Act of 1996. It amends COBRA, and those amendments may affect you and your family. Changes became effective on January 1, 1997:

***Group Health Coverage Under Another Plan.** Your COBRA coverage will terminate if you obtain coverage under another group health plan. However, you can continue your COBRA coverage if the other plan has a pre-existing condition limitation that applies to you. Under the Act, this could occur if you have 12 or fewer months of coverage before enrolling in the other plan.

***Newborn or Adopted Children.** If you enroll your newborn or adopted children within 30 days of birth or placement of adoption, they will be covered immediately without any pre-existing condition limitation.

***Disability.** If you or a covered dependent become disabled at any time during the first 60 days of COBRA coverage, then you or your dependent may be entitled to another 11 months of COBRA coverage in addition to the original 18 months. For this purpose, disabled means you or your dependent is entitled to Social Security disability benefits.

If you have questions or would like more information about these COBRA changes, contact the Benefits Office at Michigan Technological University at 906-487-2517.