LEGAL NOTICES

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 are eligible for health coverage from the University, 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 will not 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, you can contact your state Medicaid or CHIP office to find out whether 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, you can contact your state Medicaid or CHIP office: dial (877) KIDS NOW, or go to www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the state whether 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 the University plans, you can contact the U.S. Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free (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, 2023. 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: CustomerService@MyAKHIPP.com
Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx

**ARKANSAS – Medicaid**
Website: http://myarhipp.com/
Phone: 1-855-MyARHIPP (855-692-7447)

**CALIFORNIA – Medicaid**
Website: Health Insurance Premium Payment (HIPP) Program
http://dhcs.ca.gov/hipp
Phone: 916-445-8322
Fax: 916-440-5676
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/hcp/child-health-plan-plus
Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcp/health-insurance-buy-program
HIBI Customer Service: 1-855-692-6442

**FLORIDA – Medicaid**
Website: https://www.fimedicaidtprecovery.com/
Phone 1: 1-877-357-3268

**GEORGIA – Medicaid**
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp
Phone: 678-564-1162, Press 1
Phone: (678) 564-1162, Press 2
Welcome to Your Fordham Benefits

Eligibility and Enrollment

Your Benefits Options

Automatic Benefits

Other Important Information

**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**
Medicaid Website: https://dhs.iowa.gov/ime/members
Hawki Website: https://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: KIHIPPProgram@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/dhrs/ofl/applications-forms
Phone: 1-800-442-6003
TTY: Maine relay 711
Private Health Insurance Premium Webpage: https://www.maine.gov/dhrs/ofl/applications-forms
Phone: 800-977-6740.
TTY: Maine relay 711

**MASSACHUSETTS – Medicaid and CHIP**
Website: https://www.mass.gov/masshealth/premium-assistance
Phone: (888) 342-6207

**MONTANA – Medicaid**
Website: http://dhcfp.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/programs-services/medicaid/
CHIP Website: http://www.njfamilycare.org/index.html
CHIP Phone: 1-800-701-0710

**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**
Website: http://www.oregonhealthcare.gov/index-es.html
Phone: 1-888-699-9075

**PENNSYLVANIA – Medicaid**
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIP-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: http://www.scdhhs.gov
Phone: 1-888-549-0870

**SOUTH DAKOTA – Medicaid**
Website: http://dss.sd.gov
Phone: 1-888-828-0059

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

**OTHER IMPORTANT INFORMATION**

- Pre-Service Notification Events
- Glossary
- Vendor Contacts
- Legal Notices
  - Medicaid and Children’s Health Insurance program (CHIP)
  - Creditable Prescription Drug Coverage and Medicare
  - HIPAA Privacy Information
  - The Women’s Health and Cancer Rights Act
  - Special Note on Maternity and Newborn Infant Coverage
  - Qualified Medical Child Support Orders
  - HIPAA Special Enrollment Notice

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration
www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565
Creditable Prescription Drug Coverage and Medicare

The prescription drug coverage listed under the University medical plans is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2024. This is known as “creditable coverage.” Coverage under any of the plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

Why this is important. If you or your covered dependent(s) are enrolled in any prescription drug coverage during 2024 offered through a Fordham University plan and are or become covered by Medicare, you may enroll in a Medicare prescription drug plan later on. You will not face a late enrollment penalty if you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment.

If you or your family members aren’t currently covered by Medicare and won’t become covered by Medicare in the next 12 months, this notice doesn’t apply to you.

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the University health plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop University health plan coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for the University plan, assuming you remain eligible.

You may receive this notice at other times in the future - such as before the next period you can enroll in Medicare prescription drug coverage, if the University health plan coverage changes, or upon your request.

For more information about your options under Medicare prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here’s how to get more information about Medicare prescription drug plans:

• Visit www.medicare.gov for personalized help.
• Call your State Health Insurance Assistance Program (see a copy of the Medicare & You handbook for the telephone number).
• Call (800) MEDICARE (633-4227). TTY users should call (877) 486-2048.
For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call (800) 772-1213 (TTY (800) 325-0778).

**HIPAA Privacy Information**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) imposes numerous requirements on employer health plans concerning the use and disclosure of individual health information. This information, known as protected health information, includes virtually all individually identifiable health information held by the plan, whether received in writing, in an electronic medium, or as an oral communication.

The Plan is required by law to maintain the privacy of your health information and to provide you with a notice of the Plan’s legal duties and privacy practices with respect to your health information. If you participate in an insured Plan option, you will receive a notice directly from the insurer. It’s important to note that these rules apply to the Plan, not the University as an employer—that’s the way the HIPAA rules work. Different policies may apply to other University programs or to data unrelated to the health Plan.

The privacy rules generally allow the use and disclosure of your health information without your permission (known as an authorization) for purposes of health care treatment, payment activities, and health care operations. The amount of health information used or disclosed will be limited to the “minimum necessary” for these purposes, as defined under the HIPAA rules.

The Plan, or its health insurer, may disclose your health information without your written authorization to the University for Plan administration purposes. The University agrees not to use or disclose your health information other than as permitted or required by the Plan documents and by law. Benefits personnel are the only University staff who will have access to your health information for Plan administration functions, including obtaining contribution bids to provide coverage under the Plan or for modifying, amending, or terminating the Plan.

Use and disclosure of your health information other than as authorized under HIPAA will be made only with your written authorization. You may revoke your authorization as allowed under the HIPAA rules. Please contact the University Human Resources office if you have any questions about HIPAA or to obtain a copy of the Privacy Notice.

**The Women's Health and Cancer Rights Act**

The University health plans cover mastectomies and certain related reconstructive surgeries. The law requires the University to notify you annually of the availability of this coverage.

Covered women who have mastectomies can elect the following procedures after consulting with their physicians. Coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis
- Treatment required as a result of physical complications for all stages of mastectomy, including lymphedemas

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.
Special Note on Maternity and Newborn Infant Coverage

Federal law requires us to tell you that the University’s medical plans cannot restrict or require you to obtain certification for any length of stay in a hospital in connection with childbirth (for mother or newborn) that is 48 hours or less following a standard delivery, or 96 hours following a cesarean delivery. However, Federal law 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 if applicable). In any case, plans and issuers may not, under 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). If you would like more information on maternity benefits, call your plan administrator.

Also, don’t forget to add your newborn to your medical coverage within 30 days of the birth of the child(ren).

Qualified Medical Child Support Orders

The University will honor a qualified medical child support order (QMCSO) relating to provisions for child support; alimony payments; or marital, domestic partnership, or civil union property rights that may require you to provide medical coverage to an eligible child. If the University receives such an order, you will be notified of how it will be handled with respect to your benefits.

HIPAA Special Enrollment Notice

As you know, if you have declined enrollment in the University health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under this plan without waiting for the next open enrollment period, provided that you request enrollment within 30 days after your other 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 eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

The University will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state’s premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days - instead of [30/31] - from the date of the Medicaid/CHIP eligibility change to request enrollment in the University’s group health plan. Note that this new 60-day extension doesn’t apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan.

Summary of Material Modifications

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the The Fordham University Medical Plan 2024 summary plan description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference along with your SPD. Please share these materials with your covered family members.