

Subject: Children's Health Insurance Program (CHIP)
Legislation Required Legal Notice

Dear Employee:

The federal Children's Health Insurance Program (CHIP) Reauthorization Act of 2009 expanded the Children's Health Program to provide new opportunities for covering children under Medicaid and CHIP, authorized states to provide premium subsidies for coverage individuals have under group health plans, and created a new circumstance for special enrollment.

The CHIP Act expansion does not directly impact your group plan coverage. The Act does require employers to notify employees of the new circumstances for special enrollment in your health plan. The CHIP Act requires that your employer and your insurance company provide a special 60-day enrollment period for an eligible employee or an eligible dependent to enroll in your group health plan if:

1. The employee's or the employee's dependent's coverage under Medicaid or a CHIP plan is terminated as a result of loss of eligibility; or
2. The employee or dependent becomes eligible for a State premium assistance subsidy for employer group health coverage.

If you have any questions, please contact Jennifer at CBO at 231-882-9653.