



Washington Counties Insurance Fund
**Notice of HIPAA Special Enrollment Rights
& Consequences of Declining Coverage**

Our records show that you are eligible to participate in group health plan benefits under Washington Counties Insurance Fund (WCIF). To actually participate in a WCIF health plan, you must complete an enrollment form and, if applicable, pay a portion of the premium through payroll deduction.

A federal law called the Health Insurance Privacy and Portability Act of 1996 (HIPAA) requires you be notified about a very important provision in WCIF health plans. This is your right to enroll in a plan under its *Special Enrollment Provision* if you acquire a new dependent, or if you decline WCIF health coverage for yourself or an eligible dependent (including your spouse*) while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

This notice also advises you of some of the other consequences of declining coverage, including your responsibility for any claims you might incur.

I. Special Enrollment Provision

Loss of Other Coverage.

If you decline enrollment for yourself or for an eligible dependent (including your spouse*) while other health insurance or health plan coverage is in effect, you may be able to enroll yourself and your dependents in a WCIF health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). You must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

New Dependent.

If you have a new dependent as a result of:

- Marriage / Establishment of Qualified Domestic Partnership
- Birth
- Adoption / placement for adoption
- Foster child placement
- Grant of legal guardianship

you may be able to enroll yourself and your new dependents in WCIF health plans. In order to do so, you must request enrollment within 30 days after the qualifying event.

State Medical Assistance and Children's Health Insurance Program (CHIP).

If you meet any of the following scenarios, you and your dependents may be able to enroll in WCIF health plans:

- You become eligible for state medical assistance and the Washington State Department of Social and Health Services (DSHS) determines that it is cost-effective to enroll you in this plan.
- You qualify for premium assistance under the state's medical assistance program or Children's Health Insurance Program (CHIP).
- You no longer qualify for health coverage under the state's medical assistance program or CHIP.

* or Qualified Domestic Partner

Important Warning

*If you decline enrollment for yourself or for an eligible dependent, you **must complete a “Waiver of Medical Coverage” form.** On the form, you are required to state that coverage under another comparable health plan is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents (including your spouse*) will not be entitled to Special Enrollment rights upon a loss of other coverage as described above, but you will still have Special Enrollment rights if you acquire a new dependent as described above. If you do not gain Special Enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in a WCIF health plan at any time other than WCIF plans’ annual open enrollment period, unless Special Enrollment rights apply because of acquiring a new dependent as described above.*

To request special enrollment or to obtain more information about WCIF health plans’ *Special Enrollment Provisions*, contact your employer’s Human Resources department or contact the Washington Counties Insurance Fund at 2620 RW Johnson Rd SW, Suite 300, Tumwater, Washington, 98512, 360-586-0466 or 800-344-8570.

II. Consequences of Declining Coverage

WCIF health plans only cover participants who enroll and pay, or whose employer pays, for coverage. In some cases your employer may choose to pay the full cost of your coverage. If you choose to decline coverage by completing the “Waiver of Medical Coverage” form, you will not be covered by a WCIF health plan, even if such coverage would be provided at no cost to you. Declining coverage means you will not receive any benefits from a WCIF health plan, and WCIF (including any associated carriers) is not responsible for any claims you may incur. Any such claims are your responsibility or the responsibility of your other plan coverage, and under no circumstances will WCIF (including any associated carriers) be liable for or pay any such claim.

All questions about the consequences of declining coverage should be directed to your employer’s Human Resources department, or Washington Counties Insurance Fund at 2620 RW Johnson Rd SW, Suite 300, Tumwater, Washington, 98512, 360-586-0466 or 800-344-8570.