



State of New Jersey

DEPARTMENT OF HUMAN SERVICES

DIVISION OF MEDICAL ASSISTANCE AND HEALTH SERVICES

CHRISTINE TODD WHITMAN  
Governor

WILLIAM WALDMAN  
Commissioner

**MEDICAID COMMUNICATION NO.:** 98-8

**DATE:** March 6, 1998

**TO:** County Welfare Agency Directors

**SUBJECT:** Certification of Creditable Coverage

As you may know, The Health Insurance Portability and Accountability Act (HIPAA) of 1996, commonly referred to as the Kassebaum-Kennedy Act, was recently enacted.

Title I of the HIPAA requires that all health plans improve the availability, portability, and renewability of health insurance coverage to enrollees by limiting exclusions for preexisting medical conditions and providing credit for prior health coverage.

An additional requirement is that all group health plans and issuers of health insurance coverage, **including Medicaid**, issue certificates of prior creditable coverage to those individuals who lost health insurance coverage and, who received or may receive subsequent health insurance coverage, through an employer or privately, within two months of the termination of their prior health insurance coverage and, who were or may be denied medical coverage of a preexisting medical condition. This certificate of prior creditable coverage serves as evidence to a health insurer that an enrollee had prior continuous health coverage, which may limit the use of preexisting medical condition exclusions.

Therefore, as a means of notifying those Medicaid beneficiaries who have recently lost or who may lose Medicaid benefits in the future, of the availability of a certificate of prior creditable coverage, it is **required** that the following language be added to the adverse action notice. It is suggested that this paragraph be included in the section which gives the beneficiary the option of continuation of Medicaid benefits while pending a fair hearing.

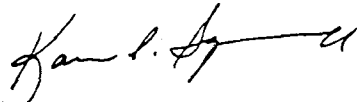
**If you expect to purchase or receive health insurance through an employer within the next two months, in order to avoid being denied payment for services for preexisting health conditions, you may need to provide your health insurer with a Certificate of Creditable Coverage, which will provide proof of**

**continuous medical coverage. To request this Certificate of Creditable Coverage, call (609) 588-3721.**

If termination notices are system-generated, this can be a separate notice.

Any questions concerning this communication should be referred to Thomas Rafferty of the Office of Beneficiary and Provider Services at (609) 588-2936.

Sincerely,



Karen I. Squarrell  
Acting Director

KIS:Tt

c: Len Fishman, Commissioner  
Susan C. Reinhard, Ph.D., Deputy Commissioner  
Department of Health and Senior Services

Karen Highsmith, Director  
Division of Family Development

Michele Guhl, Deputy Commissioner  
Division of Youth and Family Services

Robert Nicholas, Director  
Division of Developmental Disabilities

## PUBLIC NOTICE

### ATTENTION: FORMER MEDICAID BENEFICIARIES

A recently passed law can help you avoid being denied insurance coverage for medical care for pre-existing health conditions. This law may apply to you if you've lost your Medicaid coverage and have obtained other health insurance through an employer or on your own, and the following is true:

**IF** - You lost Medicaid within the past two years; **and**

**IF** - You bought medical insurance or received it through your employer within two months of losing Medicaid; **and either**

A) You have been, or may possibly be denied insurance coverage for a medical condition you had while on Medicaid; **or**

B) You have been asked by a health insurer about prior medical coverage.....

You can receive a **Certificate of Creditable Coverage** to give to your current health insurer. This certificate will prove that you had medical coverage through the New Jersey Medicaid Program, and will provide the dates of that coverage. Once you present this certificate to your insurance carrier, they will be required to provide coverage for your pre-existing health care conditions.

If you meet the requirements above, and would like to request a Certificate of Creditable Coverage, please call (609) 588-3721. You will be asked to provide your name, address, Social Security Number, and Medicaid Identification Number.

***THIS NOTICE DOES NOT APPLY TO YOU IF:***

**YOU DID NOT SEEK TO OBTAIN OR ACTUALLY OBTAIN HEALTH INSURANCE THROUGH EITHER AN EMPLOYER OR ON YOUR OWN WITHIN TWO MONTHS OF LOSING YOUR MEDICAID COVERAGE.**

ESTADO DE NEW JERSEY

DEPARTAMENTO DE SERVICIOS HUMANOS

DIVISIÓN DE ASISTENCIA MÉDICA Y SERVICIOS DE SALUD

AVISO PÚBLICO

ANTIGUOS BENEFICIARIOS DE MEDICAID

POR ESTE MEDIO SE NOTIFICA QUE, de acuerdo con el Título 1 de la Ley de 1996 de Portabilidad y Responsabilidad del Seguro de Salud, 45 CFR 146.115, esta ley recientemente aprobada puede ayudarle a evitar que se le niegue la cobertura de seguro de salud por condiciones médicas preexistentes. Esta ley puede aplicarse a usted si ha perdido su cobertura de Medicaid y ha obtenido otro seguro de salud a través de un empleador o de forma privada y lo siguiente es verdadero:

SI - Usted perdió su Medicaid en los últimos dos años; y

SI - Usted compró seguro médico o si lo recibió a través de un empleador dentro de dos meses de haber perdido el Medicaid; y ya sea,

A - Usted se le ha negado o posiblemente se le negaría cobertura de seguro médico debido a una condición que tenía mientras estaba en Medicaid; o

B - Un seguro de salud le ha hecho preguntas acerca de su cobertura médica anterior.

Usted puede recibir un Certificado de Cobertura Acreditado para que lo entregue a su seguro de salud actual. Este certificado comprobará que usted tenía seguro médico a través del programa de Medicaid de New Jersey y proporcionará las fechas de dicha cobertura. Una vez que presente este certificado a su asegurador, será requerido para proporcionar cobertura por sus condiciones de salud preexistentes.

Si usted cumple los requisitos anteriores y si quiere solicitar un Certificado de Cobertura Acreditado, por favor llame al (609) 588-3722. Se le pedirá que proporcione su nombre, dirección, Número de Seguro Social y Número de Identificación de Medicaid.

**ESTE AVISO NO SE APLICA A SU CASO SI:**

**USTED NO TRATÓ DE OBTENER O DE HECHO OBTUVO SEGURO DE SALUD YA SEA PERSONALMENTE O A TRAVÉS YA SEA DE UN EMPLEADOR DENTRO DE UN PERÍODO DE DOS MESES A PARTIR DE LA FECHA EN QUE PERDIÓ SU COBERTURA DE MEDICAID.**

**VOICE MAIL MESSAGE  
CERTIFICATE OF CREDITABLE COVERAGE**

You have reached the New Jersey Medicaid program. For a Spanish translation of this message, please call (609) 588-3722. (Repeat previous line in Spanish)

If you recently lost your Medicaid coverage, or will be losing it shortly, and you will be getting medical insurance within two months of losing Medicaid coverage, you can receive a Certificate of Creditable Coverage. This certificate will verify that you had medical coverage through the New Jersey Medicaid program, which may be used to prevent you from being denied insurance payment or medical coverage for a pre-existing medical condition.

If you will not be getting health insurance within two months, or if you had no pre-existing medical conditions, you do not need to listen to the rest of this message.

If you would like to request a Certificate of Creditable Coverage, please leave your full name, address, Social Security Number, and 12-digit Medicaid Identification Number. You can expect to receive your certificate within three weeks of the date of your request.

If you are a health insurer and you have questions, please leave your company name, your name and telephone number and someone will return your call.