

### [COBRA Continuation](#)

COBRA is a Federal law that allows employees and their dependents who lose eligibility for group health insurance coverage to continue that coverage by paying for it themselves. **Your failure to give notice to the Benefits Division of Human Resources of your dependent's loss of eligibility within 60 days of the event will cancel the dependent's rights to continued coverage under COBRA.**

COBRA medical plan enrollees may change plans and/or add family members during Open Enrollment.

### [Notice of Availability of HIPAA Privacy Notice](#)

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as "protected health information" (PHI), and it will not be used or disclosed without your written authorization, except as described in the HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws.

The HIPAA Privacy Notice explains how the group health plans uses and discloses your personal health information. You are provided a copy of this Notice when you enroll in the plan. You can request a copy of the Privacy Notice by Contacting [HIPAA@co.marin.ca.us](mailto:HIPAA@co.marin.ca.us)

HIPAA Privacy Notices that pertain to other County health plans may be obtained by contacting your insurance carrier directly at the address provided in the Evidences of Coverage booklets.

### [Early Retiree Reinsurance Program](#)

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage,

which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.

You are responsible for providing a copy of this notice to your family members who are participants in this plan.