

The Administrators, Inc.  
**Bene**



**its**

Insurance products to fit your needs & budget

Winter 2010

## Get Up-to-Date on New Privacy Requirements

As an employer or Benefits Administrator, it's important that you review the government's expanded privacy protection requirements to ensure that your company is in compliance. *A detailed explanation is on the Important Insurance Updates page of [TheAdministratorsInc.com](http://TheAdministratorsInc.com).*

In short, the government is now requiring businesses to implement safeguards to ensure the confidentiality, integrity and availability of electronic PHI (ePHI). *As a reminder, Protected Health Information (PHI) is individually identifiable health information that relates to past, present or future health or payment information.*

Some safeguards are "required" and others are considered "addressable" to be implemented if implementation is reasonable and appropriate. Examples of the required actions include:

*Risk Analysis (Required).* Conduct a thorough assessment of the potential risks and vulnerabilities to the confidentiality, integrity and availability of ePHI in your company.

*Risk Management (Required).* Implement security measures sufficient to reduce risks and vulnerabilities to a reasonable and appropriate level to comply with requirements.

*Workstation Use (Required).* Implement policies and procedures that specify the proper functions to be performed, the manner in which those functions are to be performed, and the physical attributes of the surroundings of a specific workstation or class of workstations that can access ePHI.

*Workstation Security (Required).* Implement physical safeguards for all workstations that access ePHI to restrict access to authorized users.

As stated above, this article is an overview of the expanded requirements. To learn more, visit our website or contact our Customer Service Department at (800)634-4428.

## Welcome to *BeneFits*

*BeneFits* is TAI's report for you. Each issue will provide information on accessing your benefits, cost-saving tips, new products, and ideas on how to keep your business healthy.

## The Administrators, Inc.'s Policy Regarding Your Privacy

We pledge your privacy is as important to us as it is to you. As a result, a Notice of Privacy Procedures is available to state our commitment to that pledge. Your protected health information (PHI) as detailed in the Privacy Act of the Health Insurance Portability and Accountability Act (HIPAA) is protected as follows.

We will protect the use and disclosure of PHI and your rights relative to PHI. PHI is defined by the Act as individually identifiable health information that relates to past, present or future health or payment information.

To download a complete copy of our Privacy Policy, please visit the Important Insurance Updates page of our website [TheAdministratorsInc.com](http://TheAdministratorsInc.com).

### New Privacy Procedure

To ensure that your insurance information is protected properly and shared only with your current Benefits Administrator, we are implementing a new procedure.

Each year, along with your renewal information, you will receive a document to renew the registration of your Benefits Administrator to allow them access to your account for the upcoming year.

It's also important that you advise us of any personnel change you make in your Benefits Administrator position during the year. We will then deactivate the authorization of that person so that your privacy will be protected.

## Important Notice for Insulin Users

Effective April 1, 2010, Novolin® and Novolog® will be the preferred insulin drugs for Blue Cross prescription programs. Blue Cross is doing a mailing to subscribers to explain this and other changes regarding coverage for insulin drugs. To read more, please visit the Insurance Updates section of [TheAdministratorsInc.com](http://TheAdministratorsInc.com).

## Please Remember...

If you have an employee, dependent or retiree on your coverage who is eligible for Medicare Annual notice should be given to CMS by February 28 of each year.

Visit the Creditable Coverage section of our website ([TheAdministratorsInc.com](http://TheAdministratorsInc.com)) where we have further guidance to help you comply.

## Building a Healthy Business

Dominion Dental Services Now Provides Access to Dental and Vision Benefits

Dominion Dental Services, a leading provider and administrator of dental and vision benefits, is pleased to announce that it is now offering vision benefits to clients of The Administrators, Inc. This exclusive benefits program is through its eDental program and provides coverage for clients looking for a voluntary dental and vision benefit for themselves and their families.

Clients have access to one of the largest vision networks in the country through EyeMed Vision Care - with more than 47,000 provider listings (over 5,500 in the Mid-Atlantic area) including LensCrafters, Pearle Vision, Sears Optical and Target Optical.<sup>1</sup>

The new vision plan offers extensive coverage for eye exams, eyeglass lenses, frames and contact lenses, as well as discounts on LASIK laser vision correction. Out-of-network coverage is also included.

The direct billing program is **available to full or part-time employees** of client businesses. It is available in Virginia, Maryland, Washington, D.C., Delaware and Pennsylvania.

Group dental and vision plans are also available on a payroll deduction basis to member employer groups with three or more employees.

Visit [DominionDental.com/edental/tai](http://DominionDental.com/edental/tai) or call 800-634-4428 to learn more.

<sup>1</sup> All other brand names, product names or trademarks belong to their respective holders. Dominion's policies include limitations, exclusions and terms under which the policies may be continued in force or discontinued.

*The Dominion group of companies includes Dominion Dental Services, Inc., the licensed underwriter of the dental plans, and Dominion Dental Services USA, Inc., a licensed administrator of dental and vision benefits. Vision plans are underwritten by Security Life Insurance Company of America, and are marketed and administered by Dominion Dental Services USA, Inc.*

## Give Life to Your Workforce

As a small business owner you know how important it is to have quality people working for you. You also know that a comprehensive benefits program is essential to attract and retain quality employees.

With this in mind, Fort Dearborn Life Insurance Company now offers a Group Term Life insurance program for businesses with 2 to 9 lives.

Paid for by you and covering all of your full-time employees, this program provides you the choice of three benefit options.

Plan	Benefit Amount*	Monthly Cost per Employee
Plan 1	\$15,000	\$5.55
Plan 2	\$25,000	\$9.25
Plan 3	\$35,000	\$12.95

All amounts are Guarantee Issue - No Medical Underwriting!

Contact TAI today at 800-634-4428 to learn more about Term Life coverage for your small business.

\*Life/AD&D benefits reduce by 35% of the original amount at age 65, further reduce to 50% of the original amount at age 70, further reduce to 25% of the original amount at age 75, and further reduce to 15% of the original amount at age 80. All benefits terminate at retirement.

Group Term Life is underwritten by Fort Dearborn Life Insurance Company. This article is for illustrative purposes only and is not a contract or an offer of insurance. This policy has exclusions, reduction of benefits, or terms under which the policy may be continued in-force or discontinued.

Fax  
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867 Sussex Boulevard, P.O. Box 800  
Broomall, PA 19008  
800-634-4428 Phone

[TheAdministratorsInc.com](http://TheAdministratorsInc.com)  
[BenefitHelp@TheAdministratorsInc.com](mailto:BenefitHelp@TheAdministratorsInc.com)

Interested in receiving info on our benefit products?\*

- |   |  |
|---|--|
| <input type="checkbox"/> AFLAC                    | <input type="checkbox"/> Health                      |
| <input type="checkbox"/> Cash Supplements         | <input type="checkbox"/> Health Savings Account      |
| <input type="checkbox"/> COBRA                    | <input type="checkbox"/> Life                        |
| <input type="checkbox"/> Dental                   | <input type="checkbox"/> Long Term Care              |
| <input type="checkbox"/> Dental Discounts         | <input type="checkbox"/> Shared Choice <sup>SM</sup> |
| <input type="checkbox"/> Disability               | <input type="checkbox"/> Unum                        |
| <input type="checkbox"/> Employee Assistance Plan | <input type="checkbox"/> Vision                      |
|   | <input type="checkbox"/> Workers' Comp               |

Fax your info to 610-604-4922:

Name \_\_\_\_\_

Business Name \_\_\_\_\_

Business Address or E-mail \_\_\_\_\_

\*Not all products are association products.

# 2010 BENEFIT BULLETIN

## Employer CHIP Notice Now Available

On February 4, 2009, President Obama signed the Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA -Pub. L. 111-3). As part of the implementation of this law, the Departments of Labor (DOL) and Health and Human Services (HHS) have developed a model notice for employers to use to inform employees of potential opportunities available for group health plan premium assistance under state Medicaid and the Children's Health Insurance Program (CHIP).

The model notice must be provided to those employees who live in states that offer premium assistance under state Medicaid or CHIP (a recent listing of these states is found under **EMPLOYER CHIP NOTICE**, appearing later in this bulletin).

The notice must be provided annually on the first day of each plan year beginning on or after February 4, 2010. For March and April 2010 plan years, the initial distribution date has been deferred to May 1, 2010. Calendar year plans will begin to comply as of January 1, 2011.

The model notice is available at: <http://www.dol.gov/ebsa/chipmodelnotice.doc>.

### Background

CHIPRA contains a number of provisions that impact group health plans. Effective April 1, 2009, CHIPRA created two new special enrollment rights when an employee and/or dependent loses eligibility for Medicaid or CHIP or gains eligibility for a state premium assistance subsidy.

Some states may make available premium assistance for certain eligible employees and their dependents. Generally, the states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage receive premium assistance to enroll in the employer coverage. In order to take advantage of this, the individual must live in a state that offers such a program, be eligible for the program and have access to qualified employer-sponsored coverage.

Qualified employer-sponsored coverage means a group health plan (or health insurance coverage) offered through an employer that:

- Qualifies as creditable coverage,
- Has an employer contribution of at least 40% toward any premium for the coverage;
- Is offered in a manner that is nondiscriminatory under Code §105(h); and
- Is not health FSA coverage or a qualified high-deductible health plan coverage (as defined under Code § 223).

Generally, employers have two options when dealing with a state that provides premium assistance. If the employer has individuals who are eligible for the premium assistance, the employer may either receive the premium assistance payment directly from the state or opt-out. If the employer opts-out, the state pays the individual the premium assistance amount directly.

CHIPRA also imposes two new notice requirements on employers, the Employer CHIP Notice (described below) and a coverage coordination disclosure for reporting certain information to the state in order to evaluate whether the premium assistance program is cost effective. This second notice is not yet available.

### EMPLOYER CHIP NOTICE

#### *Who provides the notice?*

Under CHIPRA, if an employer offers a group health plan in a state that provides premium assistance for the purchase of group health plan coverage, the employer is required to provide each employee that resides in that state with the Employer CHIP Notice.

As of January 22, 2010 the following states offer one or more programs that meet this standard:

- Alabama · Alaska · Arizona · Arkansas
- California · Colorado · Florida · Georgia
- Idaho · Indiana · Iowa · Kansas
- Kentucky · Louisiana · Maine · Massachusetts
- Minnesota · Missouri · Montana · Nebraska
- Nevada · New Hampshire · New Jersey · New Mexico
- New York · North Carolina · North Dakota · Oklahoma
- Oregon · Pennsylvania · Rhode Island · South Carolina
- Texas · Utah · Vermont · Virginia
- Washington · West Virginia · Wisconsin · Wyoming

#### *Who receives the notice?*

An Employer CHIP Notice must inform each employee of potential opportunities for premium assistance in the state where the employee resides, regardless of enrollment status. The state where the employee resides may be different from where the employer, the employer's principal place of business, the health plan, insurer or other service provider is located. Employers may provide the Employer CHIP Notice only to those employees residing in states with premium assistance programs, or for administrative ease, to all employees.

#### *When should an employer provide the notice?*

Employers are required to provide this notice by the date that is the later of:

- The first day of the first plan year after February 4, 2010, or
- May 1, 2010.

For plan years that begin between February 4, 2010 and April 30, 2010, the rule requires that the Employer CHIP Notice is provided by May 1, 2010.

For plan years beginning on or after May 1, 2010, the Employer CHIP Notice must be provided by the first day of the plan year. For calendar-year plans, the notice is due by January 1, 2011.

This notice will need to be provided annually. Each year, the DOL and HHS expect to update the notice and provide additional information, including any changes to the list of states that offer premium assistance programs.

*How does an employer provide the notice?*

The Employer CHIP Notice must be provided to each employee, regardless of enrollment status.

The notice may be provided when furnishing materials notifying the employee of health plan eligibility, concurrent with materials provided for open enrollment, or concurrent with providing the summary plan description (SPD), as long as:

- Such materials are provided no later than the dates described above,
- The materials are provided to all employees entitled to receive the Employer CHIP Notice, and
- The Employer CHIP Notice appears separately and in a manner which ensures that an employee who may be eligible for premium assistance could reasonably be expected to appreciate its significance.

One effective delivery method would be to include this notice as a separate, prominent document contained in the open enrollment materials and new-hire packets.

The notice may be provided electronically to the extent the delivery mechanisms satisfy the general rules for electronic delivery already established by the DOL.

*Are there penalties if an employer fails to provide the notice?*

The DOL may assess a civil penalty of up to \$100 per employee per day against an employer who fails to provide the Employer CHIP Notice.

*How will an employee know if he or she is eligible for premium assistance in his or her state?*

Contact information for questions and additional information regarding the premium assistance programs is included in the model notice, as is a toll-free number, 1-877-KIDSNOW, and a Web site, [www.insurekidsnow.com](http://www.insurekidsnow.com).

This information is intended to provide resources to assist an employee in determining whether he or she is eligible for premium assistance. If an employee is eligible for assistance, he or she should contact the plan administrator (generally the employer) to request a special enrollment opportunity and enroll in the group health plan.

## WHAT SHOULD I DO?

### **Employers should:**

- Review the states where employees reside to determine whether you are required to provide notice.
- For March and April renewals, make sure to provide the Employer CHIP Notice no later than May 1, 2010. This may be included in enrollment materials. If open enrollment materials have already been issued, you will want to provide this as a separate stand-alone notice prior to May 1, 2010.
- For plan years that begin May 1, 2010 and later, include the Employer CHIP Notice in enrollment materials.
- Annually, include this notice (and any updates) in enrollment materials;
- Honor special enrollment requests consistent with the requirements under CHIPRA;
- If applicable, determine whether to opt-out of receiving a premium assistance payment directly from the state; and
- Continue to monitor developments.

*The Employee Benefits Bulletin is designed to highlight various employee benefit matters of general interest to our readers. It is not intended to interpret laws, regulations or to address specific client situations.*

**Medicaid and the Children’s Health Insurance Program (CHIP)  
Offer Free Or Low-Cost Health Coverage To Children And Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if 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 or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

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**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 February 16, 2010. You should contact your State for further information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>CALIFORNIA – Medicaid</b>
Website: <a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a> Phone: 1-800-362-1504	Website: <a href="http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx">http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx</a> Phone: 1-866-298-8443
<b>ALASKA – Medicaid</b>	<b>COLORADO – Medicaid and CHIP</b>
Website: <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a> Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	Medicaid Website: <a href="http://www.colorado.gov/">http://www.colorado.gov/</a> Medicaid Phone: 1-800-866-3513 CHIP Website: <a href="http://www.CHPplus.org">http:// www.CHPplus.org</a> CHIP Phone: 303-866-3243
<b>ARIZONA – CHIP</b>	
Website: <a href="http://www.azahcccs.gov/applicants/default.aspx">http://www.azahcccs.gov/applicants/default.aspx</a> Phone: 602-417-5422	
<b>ARKANSAS – CHIP</b>	<b>FLORIDA – Medicaid</b>
Website: <a href="http://www.arkidsfirst.com/">http://www.arkidsfirst.com/</a> Phone: 1-888-474-8275	Website: <a href="http://www.fdhc.state.fl.us/Medicaid/index.shtml">http://www.fdhc.state.fl.us/Medicaid/index.shtml</a> Phone: 1-866-762-2237

<b>GEORGIA – Medicaid</b>	<b>MONTANA – Medicaid</b>
Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a> Click on Programs, then Medicaid Phone: 1-800-869-1150	Website: <a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a> Telephone: 1-800-694-3084
<b>IDAHO – Medicaid and CHIP</b>	<b>NEBRASKA – Medicaid</b>
Medicaid Website: <a href="http://www.accessohealthinsurance.idaho.gov">www.accessohealthinsurance.idaho.gov</a> Medicaid Phone: 208-334-5747 CHIP Website: <a href="http://www.medicaid.idaho.gov">www.medicaid.idaho.gov</a> CHIP Phone: 1-800-926-2588	Website: <a href="http://www.dhhs.ne.gov/med/medindex.htm">http://www.dhhs.ne.gov/med/medindex.htm</a> Phone: 1-877-255-3092
<b>INDIANA – Medicaid</b>	<b>NEVADA – Medicaid and CHIP</b>
Website: <a href="http://www.in.gov/fssa/2408.htm">http://www.in.gov/fssa/2408.htm</a> Phone: 1-877-438-4479	Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a> Medicaid Phone: 1-800-992-0900 CHIP Website: <a href="http://www.nevadacheckup.nv.org/">http://www.nevadacheckup.nv.org/</a> CHIP Phone: 1-877-543-7669
<b>IOWA – Medicaid</b>	
Website: <a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a> Phone: 1-888-346-9562	
<b>KANSAS – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Website: <a href="https://www.khpa.ks.gov">https://www.khpa.ks.gov</a> Phone: 785-296-3981	Website: <a href="http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm">http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/default.htm</a> Phone: 1-800-852-3345 x 5254
<b>KENTUCKY – Medicaid</b>	<b>NEW JERSEY – Medicaid and CHIP</b>
Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a> Phone: 1-800-635-2570	Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 1-800-356-1561 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710
<b>LOUISIANA – Medicaid</b>	
Website: <a href="http://www.dhh.louisiana.gov/offices/?ID=92">www.dhh.louisiana.gov/offices/?ID=92</a> Phone: 1-888-342-0555	
<b>MAINE – Medicaid</b>	<b>NEW MEXICO – Medicaid and CHIP</b>
Website: <a href="http://www.maine.gov/dhhs/oms/">http://www.maine.gov/dhhs/oms/</a> Phone: 1-800-321-5557	Medicaid Website: <a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a> Medicaid Phone: 1-888-997-2583 CHIP Website: <a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a> Click on Insure New Mexico CHIP Phone: 1-888-997-2583
<b>MASSACHUSETTS – Medicaid and CHIP</b>	
Medicaid & CHIP Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a> Medicaid & CHIP Phone: 1-800-462-1120	
<b>MINNESOTA – Medicaid</b>	<b>NEW YORK – Medicaid</b>
Website: <a href="http://www.dhs.state.mn.us/">http://www.dhs.state.mn.us/</a> Click on Health Care, then Medical Assistance Phone: 800-657-3739	Website: <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>MISSOURI – Medicaid</b>	<b>NORTH CAROLINA – Medicaid</b>
Website: <a href="http://www.dss.mo.gov/mhd/index.htm">http://www.dss.mo.gov/mhd/index.htm</a> Phone: 573-751-6944	Website: <a href="http://www.nc.gov">http://www.nc.gov</a> Phone: 919-855-4100

<b>NORTH DAKOTA – Medicaid</b>	<b>UTAH – Medicaid</b>
Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-800-755-2604	Website: <a href="http://health.utah.gov/medicaid/">http://health.utah.gov/medicaid/</a> Phone: 1-866-435-7414
<b>OKLAHOMA – Medicaid</b>	<b>VERMONT – Medicaid</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://ovha.vermont.gov/">http://ovha.vermont.gov/</a> Telephone: 1-800-250-8427
<b>OREGON – Medicaid and CHIP</b>	<b>VIRGINIA – Medicaid and CHIP</b>
Medicaid Website: <a href="http://www.oregon.gov/DHS/healthplan/index.shtml">http://www.oregon.gov/DHS/healthplan/index.shtml</a> Medicaid Phone: 1-800-359-9517 CHIP Website: <a href="http://www.oregon.gov/DHS/healthplan/app_benefits/ohp4u.shtml">http://www.oregon.gov/DHS/healthplan/app_benefits/ohp4u.shtml</a> CHIP Phone: 1-800-359-9517	Medicaid Website: <a href="http://www.famis.org/">http://www.famis.org/</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.famis.org/">http://www.famis.org/</a> CHIP Phone: 1-866-873-2647
<b>PENNSYLVANIA – Medicaid</b>	<b>WASHINGTON – Medicaid</b>
Website: <a href="http://www.dpw.state.pa.us/partnersproviders/medicallassistance/doingbusiness/003670053.htm">http://www.dpw.state.pa.us/partnersproviders/medicallassistance/doingbusiness/003670053.htm</a> Phone: 1-800-644-7730	Website: <a href="http://ihrsa/sites/DCS/COB/default.aspx">http://ihrsa/sites/DCS/COB/default.aspx</a> Phone: 1-800-562-6136
<b>RHODE ISLAND – Medicaid</b>	<b>WEST VIRGINIA – Medicaid</b>
Website: <a href="http://www.dhs.ri.gov">www.dhs.ri.gov</a> Phone: 401-462-5300	Website: <a href="http://www.wvrecovery.com/hipp.htm">http://www.wvrecovery.com/hipp.htm</a> Phone: 304-342-1604
<b>SOUTH CAROLINA – Medicaid</b>	<b>WISCONSIN – Medicaid</b>
Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm">http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm</a> Phone: 1-800-362-3002
<b>TEXAS – Medicaid</b>	<b>WYOMING – Medicaid</b>
Website: <a href="https://www.gethipptexas.com/">https://www.gethipptexas.com/</a> Phone: 1-800-440-0493	Website: <a href="http://www.health.wyo.gov/healthcarefin/index.html">http://www.health.wyo.gov/healthcarefin/index.html</a> Telephone: 307-777-7531

To see if any more States have added a premium assistance program since February 16, 2010, or for more information on special enrollment rights, you can contact either:

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

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565