

Children's Health Insurance Program Reauthorization Act (CHIPRA) – Special Enrollment Rights

GENERAL CHIPRA REQUIREMENTS

CHIPRA created additional special enrollment rules for group health plans, effective February 9, 2009. These rules permit employees and dependents to enroll in an employer's group health plan when they:

- Lose eligibility under a Medicaid plan or CHIP; or
- Become eligible for a premium assistance subsidy under a Medicaid plan or CHIP.

CHIPRA also added notice requirements for employers that maintain group health plans in states that provide premium assistance subsidies under a Medicaid plan or CHIP. These employers must notify their employees in writing of the potential opportunities available for premium assistance. Employers that fail to send the required notices may be subject to penalties of \$100 per day.