

HIPAA Guaranteed Issue Individual Medical Insurance

- Guaranteed issue individual and family medical insurance is typically twice as expensive as its medically underwritten counterpart. It typically has a high annual deductible imposed before benefits become payable.
- The coverage is available once you meet the following conditions.
 - ◊ You must have at least 18 months of creditable coverage without a break of more than 63 days at any time.
 - ◊ Your most recent health care coverage must have been through a group health plan, governmental plan, or church plan. COBRA and State-COBRA continuation are group health plans for this purpose.
 - ◊ You must have both elected and exhausted all continuation coverage available under COBRA and/or State-COBRA, and any continuation coverage available under any state law after COBRA or State-COBRA coverage ends.
 - ◊ You do not currently have other health insurance coverage and you are not eligible for coverage under any group health plan, governmental plan, church plan, Medicare, or Medi-Cal.
 - ◊ Your most recent coverage was not terminated for fraud or failure to pay premiums.
- Group conversion medical insurance, and short term or interim individual or family medical insurance can impair your access to HIPAA guarantee issue insurance.
- Group conversion medical insurance plans—not to be confused with “continuation plans”—are a carryover from pre-COBRA days. They generally are less expensive than both their COBRA and HIPAA guarantee issue counterparts, and generally offer inferior coverage.
- Electing either a group conversion plan or short term individual or family medical insurance to follow an employer sponsored plan or expiring COBRA coverage voids your eligibility for HIPAA guaranteed issue coverage until you once again have been covered by an employer sponsored plan, and have exhausted that plan’s COBRA coverage as described above.

The information in this document is intended to reflect legislation in effect as of the date it was prepared. It is not legal advice, and is not to be taken as complete or comprehensive.