

# You needn't lose health care coverage

I received some literature in the mail recently from OWL (Older Women's League) about the Health Insurance Continuation Law. With the status of women — and men — frequently changing in our society, this information may become important to you at some point in your life.

Most Americans participate in the group health coverage provided by their employers. You and your family members are covered as long as the employee continues to work for the company.

However, if your work or family status changes, you often lose your group health coverage. Most group insurance also terminates for individuals or families when there is a divorce, death of the employee or the employee loses the job or retires.

PUBLIC LAW 99-272, which took



consumer mailbag

Terry Gibb

effect last July, provides help for many individuals to retain their health care coverage when one of these changes occurs.

If you are protected under this law, you will be able to continue this health coverage for up to a maximum of three years depending on your situation if you pay the premiums.

While group coverage is not cheap, the group premiums are usually considerably less than individual coverage premiums. No medical examination is required. Just notify your health plan of the change and pay the premium (both the employee and employer portions) plus a 2 percent administrative fee.

PL 99-272 is only for health plans beginning after July 1, 1986, and takes effect in your specific case when the company's next health plan begins, whether that is June 1987 or in some union-negotiated contracts not for two years.

THOSE COVERED by this law include:

- **Widows and dependents** — If your insurance coverage was through your spouse's employer, you can continue coverage for three years if your spouse dies after the group health insurance continuation law takes effect.

- **Divorced/separated spouses and dependent children** — If you were covered under your spouse's plan, you can continue coverage for three years if the divorce or legal separation takes place after the group health insurance continuation law takes effect. The details for this group should be discussed with your lawyer.

- **Workers and dependents** — You can continue your group insurance coverage for a maximum of 18

months after the employee quits, takes a leave, is laid off, fired (except for gross misconduct) or reduces work hours (voluntarily or not) after the law takes effect for you. If your family status changes during this 18 months through death or divorce, the spouse and dependent children can continue coverage for a total of 36 months.

- **Retiring workers** — The employee, spouse and any dependent children can continue coverage for up to 18 months or until Medicare begins after retirement. The employee's spouse may continue coverage for up to 36 months if the employee is eligible for Medicare but the spouse is not.

- **Other eligible children** — If your health insurance is through your parent's employer, coverage can be continued for a maximum of three years if you become ineligible because of age, marriage, student status, etc.

To continue group coverage, you must:

NOTIFY YOUR group plan within 60 days of any change in your work

of family status. The health plan then has two weeks to notify you of your right to continue coverage.

Respond to the health plan notification with 60 days that you wish to continue coverage. You will then have additional 45 days to bring the premiums up to date.

This law will not help you if you have already lost your health insurance before the law took effect in your case.

YOU ARE NOT protected under the law if you:

- Work for a company with fewer than 20 employees.
- Are covered by a church plan.
- Are a federal employee.

For a brochure outlining the entire law, send a self-addressed, stamped envelope to: Older Women's League Insurance Continuation, 1325 G Street, NW, Washington, D.C. 20005.

The Consumer Mailbag answers your questions. Address mail to The Consumer Mailbag, Concern Detroit, 1025 Shelby, Detroit, 48226.

## 'Blues' halt most indoors smoking

All cigarette vending machines at Blue Cross and Blue Shield of Michigan (BCBSM) were rolled away Wednesday, the day before the company began its "clean air work environment" policy.

Vendors removed cigarette machines from its buildings in downtown Detroit, Southfield and South Lyon. The company announced its new clean-air policy in February to 8,700 employees.

"We know many smokers can't quit 'cold turkey,' so we've purposely allowed for a phasing-out period and offered extra help through smoking-

cessation programs," BCBSM President Donald Pucias said.

"BLUE CROSS and Blue Shield of Michigan, as a major provider of health-care protection, has always been concerned about the well-being of its employees," Pucias said.

"In keeping with that concern, BCBSM has committed itself to a 'Clean Air Work Environment' at all of its facilities."

To help employees and their family members stop smoking, the company is offering several smoking-cessation programs.

Smoking is prohibited in all work areas, whether open or enclosed, and in lobbies, hallways, elevators, restrooms, clinics, photocopy rooms, computer rooms, auditoriums, conference rooms and classrooms.

Smoking will be allowed only in assigned areas. At downtown Detroit headquarters, that will be a section of the cafeteria.

## Alzheimer's benefit held

A benefit concert for the Alzheimer's Disease and Related Disorders Association featuring Phil Marcus Esser, Barbara Bredius and Sheri Nichols will be held at 7 p.m. Sunday at Groves High School, Birmingham.

Tickets for the concert, called "Love Song II — A Concert from the Heart," are \$12.50 in advance or \$15 at the door. For ticket information, call 557-8277. Groves is at 13 Mile and Evergreen.

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