

## Notice to Enrollees in the Clarksville Montgomery County Employees Insurance Trust Group Medical Plan

Under a Federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191, as amended, group health plans must generally comply with the requirements listed below. However, the law also permits State and local governmental employers that sponsor health plans to elect to exempt a plan from these requirements for any part of the plan that is “self-funded” by the employer, rather than provided through a health insurance policy. Clarksville Montgomery County Employees Insurance Trust has elected to exempt Clarksville Montgomery County Employees Insurance Trust Group Medical Plan from the following requirement:

*Parity in the application of certain limits to mental health benefits. Group health plans (of employers that employ more than 50 employees) that provide both medical and surgical benefits and mental health or substance use disorder benefits must ensure that financial requirements and treatment limitations applicable to mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applicable to substantially all medical and surgical benefits covered by the plan.*

The exemption from these Federal requirements will be in effect for 2011-2012 beginning September 1, 2011 and ending August 31, 2012. The election may be renewed for subsequent plan years.

HIPAA also requires the Plan to provide employees and dependents with a “certificate of creditable coverage” when they cease to be covered under the plan. There is no exemption from this requirement. The certificate provides evidence that you were covered under this plan, because if you can establish your prior coverage, you may be entitled to certain rights to reduce or eliminate a preexisting condition exclusion if you join another employer’s health plan, or if you wish to purchase an individual health insurance policy. Please contact the Benefits Office at (931) 920-7929, if you have any questions.