

- ❑ **Basic Health Plan (BHP)** – As of this publication date, Health Care Reform has slated this program to end. At this writing there are no confirmed dates on when this may happen. The decision remains in the House and the Senate.
For questions call BHP: # 800-826-2444. Website: www.basichealth.hca.wa.gov
- ❑ **COBRA** (Consolidated Omnibus Budget Reconciliation Act) – If you have graduated, are at the age you no longer can be a dependent on your parents insurance policy or have left a job, and you meet the qualifying criteria, you may be eligible to convert your policy to a COBRA policy. Talk to your Human Resources office immediately. You have only 60 days to complete the necessary forms and convert your policy to a COBRA policy. If approved, coverage will be limited to an 18 month period of time or until you are covered by a new insurance policy. Under some qualifying events you may be able to extend your coverage to 36 months. Contact the previous employer 60 days before your 18 months are up to discuss if an extension is possible.

Phone: Call your previous HR department to discuss signing up for COBRA
 Questions: US Department of Labor / Phone # 866-444-3272 /
 Website: www.dol.gov/ebsa/faq_consumer_cobra.html

- ❑ **SPECIAL NEEDS TRUST** <http://www.nsn.com/Frequently.htm>

Special needs trusts (also known as "supplemental needs" trusts) allow a disabled beneficiary to receive gifts, lawsuit settlements, or other funds and yet not lose his or her eligibility for certain government programs. Such trusts are drafted so that the funds will not be considered to belong to the beneficiary in determining eligibility for public benefits. Seek legal counsel whose expertise is in this area so account is set up properly.

- ❑ **Military TRICARE** is the health care program serving active duty service members, National Guard and Reserve members, retirees, families and survivors worldwide.
Website: <http://www.tricare.mil/>

Health Care Reform
For the most up to date information go to:
<http://www.healthcare.gov/foryou/youngadults/index.html>

September 2010, here are ways the law will make insurance better:

- If you're under age 26, you can be insured as a dependent on your parent's health insurance. The only exception is if your parent has an existing job-based plan and you can get your own job-based coverage. Many plans have made a business decision to provide this coverage earlier, so if your parent has coverage with one of these plans, you could be insured before September 2010.
- New health plans must cover certain preventive services without cost sharing.
- Insurance companies won't be able to drop you if you get sick just because you made a mistake on your coverage application.
- If a new insurance plan doesn't pay for services you believe were covered, you have new, clear options to appeal the decision.
- Insurance companies can't include lifetime limits on your coverage.