



## BlueCross BlueShield of Illinois

**To: Lake County Medical Society Members (This applies to you if you are a Small Employer, with fewer than 20 employees, and you provide health insurance to any employees.) This Notice is being forwarded to you by the Lake County Medical Society (LCMS). This is not the same as the mailing that was sent to all enrollees in our insurance plan just last week.**

**July 2009**

### **ACTION REQUIRED**

**You are receiving this notice because some of your former employees may benefit from enhancements to state continuation coverage including a new special election under a recently enacted Illinois law. Your immediate response is required.**

On June 18, 2009, an Illinois bill was enacted that extends the length of state continuation coverage from 9 months to 12 months. All group plans that are amended or renewed after June 18, 2009 must provide for up to 12 months of continuation coverage. This is a permanent change.

#### American Recovery and Reinvestment Act of 2009

Further, the new law provides a new special enrollment opportunity for electing state continuation coverage and applying for premium assistance subsidized by the federal government under the American Recovery and Reinvestment Act of 2009.

Blue Cross and Blue Shield of Illinois (BCBSIL) previously notified you of the ARRA subsidy for workers who lost their health coverage as a result of an “involuntary termination” due to the economic recession, providing a 65 percent federal subsidy toward their and their dependents’ continuation coverage premiums. The new Illinois law makes changes to existing state continuation law to allow for the federal government’s financial assistance to those Illinois participants who were involuntarily terminated from September 2, 2008 through June 18, 2009 who (1) did not elect state continuation and (2) were insured under the group policy on the day prior to the termination, and (3) are still within their 9-month or 12-month period for potential continuation coverage.

**If an individual is currently on subsidized state continuation and the employer’s plan is amended or renewed after June 18, 2009 the individual would be entitled to the additional 3 months of coverage, regardless of the date they first elected coverage.**

#### **Responsibility of the Employer**

Employers will need to provide BCBSIL with information about all employees who have been involuntarily terminated since September 1, 2008 until June 18, 2009 so we can notify them of the special election period, as required by law. Because of the limited enrollment period, it is important that you respond immediately. BCBSILX cannot extend election or subsidy assistance to your former employee without your attestation of the individual’s eligibility.

If you have already set up a secure e-mail account for submitting monthly RFI reports, you can send your report using the secure account. If you have not previously submitted termination reports, we have created a secure e-mail account to ensure protection of the Sensitive Personal Information (SPI) being transmitted electronically. To begin, send an e-mail to bluecrossblueshield\_COBRA@bcbsil.com. You will receive a special e-mail response directing you to a Web site, where you will be instructed on how to create a protected account to securely submit information to BCBSIL.

The e-mail you receive will also include the *Request for Information* form as an attachment. Simply complete the form and return to bluecrossblueshield\_COBRA@bcbsil.com as an attachment.

If you prefer to mail or fax your records, you may submit the information using the enclosed *Request for Information* form. You may mail the form indicating the applicable attestation to our COBRA Unit at P.O. Box 1180, Marion, Illinois 62959. Or, fax to us at 618-998-3999.

Additional provisions for other continuation-eligible individuals were also included in the law, so we remind you to continue sending monthly updates of newly terminated employees using the RFI report, through December 2009 or a later date determined by any extension of American Recovery & Reinvestment Act (ARRA).

### **Questions**

A copy of the notice being sent to continuation-eligible participants is enclosed. Enrollees will submit their premium payments to you. Initial payment should include a copy of this notice reflecting their payment due amounts.

Should you have further questions, please contact your producer or call our Small Group Answer Line at **1-866-726-2767**.

Enclosed: BCBS of Illinois: Request for Information Form\*\* (Available from our office)

#### **\*\* PLEASE NOTE -- LCMS MEMBERS:**

Those of you who have covered employees in the Lake County Medical Society group plan, please feel free to contact our office if you are a small employer (with fewer than 20 employees) and this Notice applies to you. We will be happy to assist you.

If you have any former employees who were enrolled in our group plan and they were involuntarily terminated between September 1, 2008 and June 18, 2009, they may be eligible for the Illinois Continuation coverage and temporary premium subsidy. Call 847-482-0222, or email to LakeDocs@aol.com. We will notify BCBSIL on your behalf.

~ Lake County Medical Society (Tel. 847-482-0222)

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