

WGIUPD

GENERAL INFORMATION SYSTEM
DIVISION: Office of Health Insurance Programs

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TO: Local District Commissioners, Medicaid Directors

FROM: Judith Arnold, Director
Division of Eligibility and Marketplace Integration

SUBJECT: Discontinue Production of Certificates of Creditable Coverage

EFFECTIVE DATE: April 1, 2015

CONTACT PERSON: Local District Support Unit
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The purpose of this General Information System (GIS) message is to inform local departments of social services (LDSS) that the production of Certificates of Creditable Coverage has been discontinued effective April 1, 2015.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) required Certificates of Creditable Coverage to be issued when an individual lost health insurance, including Medicaid. Individuals who lost health insurance were notified of certain rights regarding pre-existing condition waiting periods. More recently, the Affordable Care Act (ACA) of 2010 included a provision prohibiting group health plans from imposing pre-existing condition exclusions. As a result, the Centers for Medicare and Medicaid Services issued final regulations that amend the Health Insurance Portability Accountability Act (HIPAA) rules. Pursuant to 45 CFR §146.115, the rules for providing Certificates of Creditable Coverage and demonstrating creditable coverage have been superseded by the prohibition on pre-existing condition exclusions.

Please direct any questions to your Local District liaison.