

November 19, 2009

BUDGET BOARD

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The following are options that the County may consider: (May choose one or any combination of a. thru g.)

1. The following areas can be modified in the plan should the County choose to comply:
 - a. Limitations on preexisting condition exclusion periods.
 - b. Special enrollment periods.
 - c. Prohibitions against discriminating against individual participants and beneficiaries based on health status.
 - d. Standards relating to benefits for mothers and newborns.
 - e. Parity in the application of certain limits to mental health benefits.
 - f. Required coverage for reconstructive surgery following mastectomies.
 - g. Coverage of dependent students on medically necessary leave of absence
2. Modify the Plan's language to waive Medical Underwriting for individuals who have elected not to apply for the County's coverage when initially eligible who can provide evidence of continuous coverage (without more than a 63 day break in coverage) and allow special enrollment. The proof of creditable coverage could, or could not, reduce their pre-existing condition limitation period by the number of months they previously had coverage.
3. Do away with Medical Underwriting all together and allow special enrollment for individuals who have elected not to apply for the County's coverage when initially eligible. Those people who enroll in the Plan late would be considered late entrants and would be subject to the 18 months for pre-existing conditions instead of the normal 12 months.

Please contact me if you have any questions. By the way, I will be out of the office on Monday and Tuesday of next week on vacation. I will be glad to discuss with you on my return to the office on Wednesday or you may contact Pat, Carol M or Peggy in my absence.

Thank you,



Candace L. Amini

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