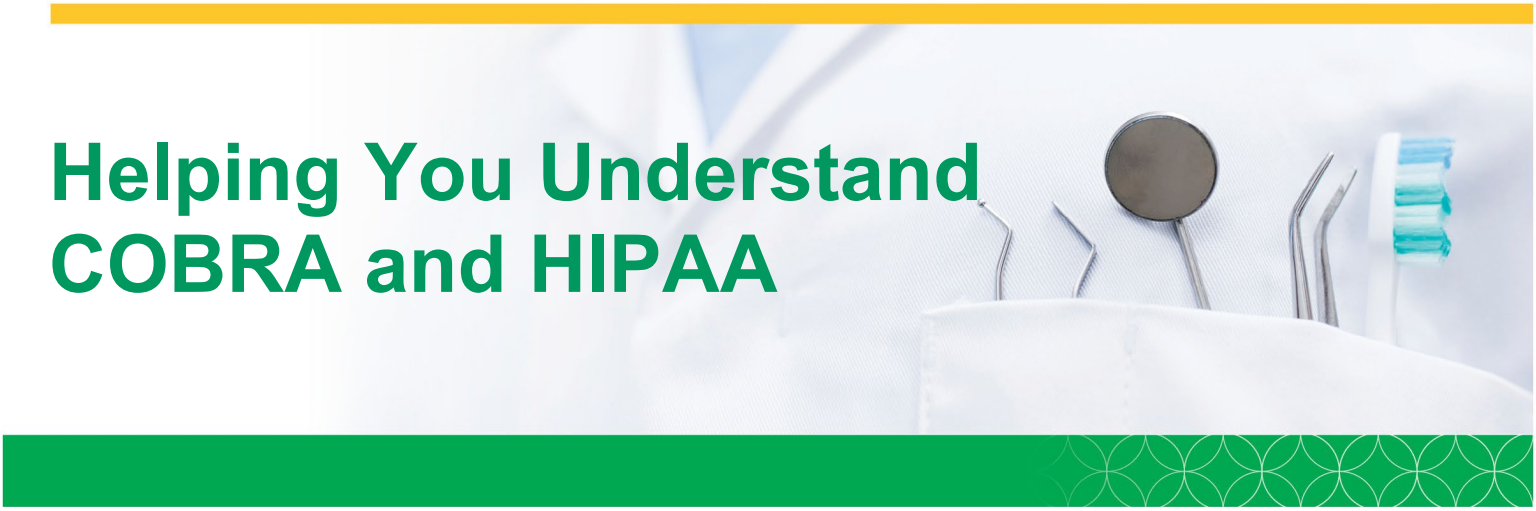
Helping You Understand COBRA and HIPAA



COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provision was enacted in 1986 and amends the Employee Retirement Income Security Act, the Internal Revenue Code and the Public Health Service Act to provide continuation of group health coverage that otherwise might be terminated. COBRA gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances, such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

HIPAA

The Health Insurance Portability and Accountability Act of 1996 (HIPAA; Pub.L. 104–191, 110 Stat. 1936, enacted August 21, 1996) was enacted by the United States Congress and signed by President Bill Clinton in 1996. Title I of HIPAA protects health insurance coverage for workers and their families when they change or lose their jobs. Title II of HIPAA, known as the Administrative Simplification (AS) provisions, requires the establishment of national standards for electronic health care transactions and national identifiers for providers, health insurance plans, and employers.

HIPAA Administrative Simplification also included a Privacy Rule and a Security rule. The HIPAA Privacy rule set national standards for the protection of individually identifiable health information by three types of covered entities: health plans, health care clearinghouses, and health care providers who conduct the standard health care transactions electronically. The HIPAA Security rule sets national standards for protecting the confidentiality, integrity, and availability of electronic protected health information.

Any questions concerning this information should be directed to HRI Dental & Vision at 800-727-1444.

HRI DENTAL &VISION

© 2024 Health Resources Inc. 2.3701.111224.DK