

(Reproduced from :)
State of Tennessee
Department of Commerce and Insurance
Consumer Insurance Services
Davy Crocket Tower, 4th Floor
500 James Robertson Parkway
Nashville, TN 37243-0574
Telephone: (615) 741-2218/ (800) 342-4029 Fax: (615)532-7389

HIPPA PLANS AND INDIVIDUAL HEALTH INSURERS

If you are losing TennCare coverage or leaving an employer sponsored group insurance plan (after exhausting your COBRA benefits, state continuation or neither if continuation is not available), you have certain rights under state and federal HIPPA laws (Health Insurance Portability and Accountability Act). If you have had eighteen (18) months or prior health insurance coverage with no gaps exceeding sixty-three (63) days, then you cannot be denied coverage due to a pre-existing medical condition. However, you must seek new health insurance coverage immediately upon termination of your prior coverage in order to be protected. The following deadlines are critical:

1. Group plans- Even if you were on TennCare a short amount of time, you may be eligible to join a group plan offered by your or your spouse's employer. You have thirty (30) days after termination of your prior coverage to join a group plan. After this 30 day period, you may be deemed uninsurable.
2. Individual plans- You are eligible to purchase an individual plan if you had 18 months continuous coverage under TennCare or another group plan. You have sixty-three (63) days after termination of your prior coverage to purchase an individual insurance plan. After this 63 day period, you may be deemed uninsurable.
3. Pre-existing condition waiting periods- If you have had eighteen (18) months or more of continuous health insurance coverage, then you cannot be subjected to a pre-existing condition waiting period. If applying for a group plan, any period of coverage less than 18 months may act as a "credit" against any pre-existing condition waiting periods imposed by your new health insurance carrier.

The following list of companies all offer individual plans, including HIPPA plans, in Tennessee. When calling for price quotes, you need to specify that you are seeking a "HIPPA" or "guaranteed issue" plan. This list may not be complete and changes in those companies offering individual health products occur frequently. We are not recommending any company on this list. For further information, please contact the Consumer Insurance Section at the number listed above.

American Medical Security Life Ins. Co
3100 AMS Blvd, P.O. Box 19032
Green Bay, WI 54307-9032
(800) 232-5432
www.eams.com

American Republic Ins. Co.
P.O. Box 1
Des Moines, IA 50334
(800) 247-2190
www.aric.com

Blue Cross Blue Shield of Tennessee
801 Pine Street
Chattanooga, TN 37402
(800) 565-9140
www.bcbst.com

Celtic Insurance Company
233 South Wacker Dr, Suite 700
Chicago, IL 60606-6393
(800) 477-7990
www.celtic-net.com

Central Reserve Life Insurance Co.
17800 Royalton Rd.
Strongsville, OH 44136
(800) 321-3997
www.centralreserve.com

Continental General Ins. Co.
8901 Indian Hills Drive
Omaha, NE 68114
(800) 545-8905
www.continentalgeneral.com

Empire Fire & Marine Ins. Company
13810 First National Bank Parkway
Omaha, NE 68154-5202
(800) 878-0011
www.usselectmarketing.com

Fortis Benefits Insurance Company
500 Bielenberg Drive
Woodbury, Minnesota 55125
(866) 884-4636
www.assuranthealth.com

Fortis Ins. Co.
P.O. Box 3050
Milwaukee, WI 53201-3050
(866) 884-4636
www.assuranthealth.com

Freedom Life Ins. Company of America
110 West Seventh St., Suite 300
Ft. Worth, TX 76102
(800) 387-9027
www.freedomlife.net

Golden Rule Insurance Company
712 Eleventh St.
Lawrenceville, IL 62439-2395
(800) 444-8990
www.goldenrule.com

Humana Ins. Co.
P.O. Box 30111
Tampa, FL 33630-3111
(866) 672-9165
www.humana.com

MEGA Life and Health Ins. Co.
P.O. Box 982010
North Richland Hills, TX 76182-8010
(800) 527-5504
www.megainsurance.com

Mid-West National Life Inst. Co. of TN
4001 McEwan Rd, Suite 200
Dallas, TX 75244
(800) 729-2302
www.healthinsuranceandmore.com

National Foundation Life Ins. Co.
110 West Seventh St., Suite 300
Ft. Worth, TX 76102
(800) 221-9039
www.freedomlife.net

Physicians Mutual Insurance Co.
2600 Dodge Street
Omaha, NE 68131
(800) 932-7642
www.physicianmutual.com

United American Insurance Co.
P.O. Box 810
Dallas, TX 75221-0810
(972) 529-5085
www.unitedamerican.com

World Insurance Company
P.O. Box 3160
Omaha, NE 68103-0160
(800) 786-7557
www.worldinsco.com

Resource List to be added to the Client Services page on our website:

Partnership for Prescription Assistance 1-800-477-2669

When you call you must provide:

- Name
- Age
- State
- Income
- Number of persons in household
- Current insurance coverage
- Name of medications

Assistance with TennCare Questions 1-866-311-4287

If you have been dis-enrolled or have questions about your status

Project Access 423-826-0269

A referral network that offers access to medical care for low-income people in Hamilton County who do not have insurance. Patients in the program receive physicians care, hospital care and medication assistance. Eligibility is based on income 150% below the poverty level and they cannot be eligible for health insurance or other medical benefits such as TennCare or Medicare.

Tennessee's State Health Insurance Assistance Program (SHIP) 1-877-801-0044

A statewide program that provides free and objective counseling and assistance to persons with questions or problem regarding Medicare and other related health insurances.

TennCare Help and Information

Help Lines:

- SHS Family Assistance Service Centers- Have you moved? Has your family size or income changed? Do you need to find out about an appeal or meet with you DHS worker? Call 1-866-311-4287.
- TennCare Advocacy Program- Do you need hlkpe with your Brown Pages? Are you have trouble with you TennCare? Call Advocacy!
Main Line (English) 1-800-722-7474
Spanish 1-800-254-7568
www.tennreadvocacy.org
- TennCare Partners Advocacy Line- Need help with mental health or substance abuse problems? Have questions about your TennCare? Need extra help with your TennCare Brown pages? Call 1-800-758-1638 or www.tpal.org

- Crisis Information Line- Is someone you know in a mental health crisis? Are you feeling suicidal? Call the Crisis Line 24 hours a day, 7 days a week. Don't wait to get help! Call 1-800-809-9957

Advocacy Organizations:

- Tennessee Health Care Campaign-Want to get involved with the movement to preserve TennCare? Have questions about TennCare changes? Call 1-800-280-9692 or www.thcc2.org or www.tenncare.org
- Tennessee Justice Center- TJC is a non-profit public interest law firm which serves the poor. Have a problem with TennCare? Call 615-255-0331 or www.tnjustice.org
- Nashville Peace & Justice Center- Would you like to share your story with the media? Want to meet other enrollees? Call 1-877-321-9066 or www.nashvillepeacejustice.org

Other Helping Organizations

- TennCare for Children- Do your kids need health insurance? 1-800-280-8682 or www.thcc2.org/tfc
- Legal Aid Society- Need a free lawyer? Want information about your rights? Legal Aid helps people who have low income with TennCare, Medicare and disability problems. Call 1-800-238-1443 or www.las.org

Government Offices:

- Department of Human Services- Need a TennCare application? Trying to find out more about services in Tennessee? Go to the DHS website or visit your local DHS office. www.state.tn.us/humanserv/
- TennCare Bureau- Have questions about the TennCare program? Want to learn more about the TennCare changes? Go to www.state.tn.us/tenncare/
- Social Security Administration- Have questions about your social security? Trying to find out if you can get disability, Medicare or SSI? 1-800-772-1213 (TDD is 1-800-325-0778) or www.socialsecurity.gov
- Department of Commerce and Insurance- Trying to find private insurance? Have questions about HIPPA? Call 1-800-342-4029
- Department of Health- Want to learn more about staying healthy? For fact sheets and information about DOH programs, go to www.tennessee.gov/health/
- Department of Mental Health & Developmental Disabilities- Want to find out about special services for people with mental illness or developmental disabilities? www.tennessee.gov/mental/

No health insurance? Go to TennHelp www.tennhelp.com to find health and mental services in your community

Frequently asked questions regarding TennCare

1. Who will lose their TennCare? Am I one of them?
If they are not eligible for Medicaid these groups will lose their TennCare:
 - Uninsurables- People who got TennCare Standard because other insurance wouldn't cover them. These are people with serious physical or mental health problems.
 - Waiver duals- Elderly or disabled people with Medicare and TennCare Standard.
 - Unisureds- Adults who got on TennCare Standard because they were uninsured. (In the early days of TennCare, you could get on if you didn't have other insurance.)

2. I'm not sure what kind of TennCare I have. How do I know if I'm in one of these groups?
Call the new Family Assistance Service Centers at 1-866-311-4287 and ask. Or call TennCare advocacy at 1-800-722-7474 or T-Pal at 1-800-758-1638.

3. If I lose my TennCare can I get Medicaid instead?
Some people will qualify for Medicaid. To find out if you are one of them, turn in your brown pages and your proof to DHS right away. Your letter will tell you exactly what to send!

4. I am an adult on Medicaid Spend Down. How long will my Spend Down last?
Spend down lasts for one year. If you have Spend Down now, you will be able to keep your coverage until your year is up, but you may lose your pharmacy benefit beginning in August.

5. I might be able to afford insurance, but I'm uninsurable! What will I do?
Everyone will get a very important letter when their TennCare coverage ends. It is called a "Certificate of Creditable Coverage". With this HIPPA certificate, you have 63 days to apply for private health insurance. For most people, if you apply within 63 days, no insurer can legally turn you down if you ask for a HIPPA policy. However, there are exceptions where you may still be turned down, particularly if you have Medicare. They may or may not have to cover your pre-existing condition. It depends on how long you had TennCare. Even if the private insurers can't turn you down during this period, they can charge as much as they want! As a result, these kinds of policies are often expensive and have high deductibles. If you are interested in private insurance, make sure to apply right away! After 63 days, you lose your HIPPA protections. Watch for your letter! If you have questions about your letter, call 1-800-722-7474.

6. I can't afford to pay for private insurance! What can I do?
 - To find out about services for the uninsured in your area, visit www.tennhelp.com or call TennCare Advocacy at 1-800-722-7474 or T-

Pal at 1-800-758-1638. They can find doctors and counselors that treat the uninsured.

- For help paying for your medicines, call the Partnership for Prescription Assistance. They can help you find discount programs for your medicines. 1-888-477-2669.
- Take action! Call your elected officials, talk to your pastor, your doctor and your family. Let them know the importance of TennCare! Ask them to speak out!