

Michelle's Law

Michelle's Law requires group health plans to continue medically necessary leave of absence or switch to part-time student status due to a serious illness or injury. The leave must be medically necessary, begin while the child is suffering from illness or injury and cause the child to lose coverage. Coverage must extend for one year after the first day of leave. This requirement applies only if a group health plan requires student status for children age 26 or older. Since the ACA requires coverage for all dependent children up to age 26, regardless of student status, Michelle's law typically no longer impacts group health plans.

Newborns' and Mothers' Health Protection Act

The Act and its regulations provide that health plans and insurance issuers may not restrict a mother's or newborn's benefits for a hospital length of stay that is connected to childbirth to less than 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section. However, the attending provider (who may be a physician or nurse midwife) may decide, after consulting with the mother, to discharge the mother or newborn child earlier.

Women's Health and Cancer Rights Act (WHCRA)

Do you know that your plan, as required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at (315) 798-1720 for more information.