

DSS-4357EL

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**GENERAL INFORMATION SYSTEM**

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**DIVISION:** Office of Medicaid Management

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**TO:** Commissioners and Medical Assistance Supervisors

**FROM:** Ann Clemency Kohler  
Director, Office of Medicaid Management

**SUBJECT:** Certificates of Creditable Coverage

**EFFECTIVE DATE:** June 1, 1997

**CONTACT PERSON:** Frederick M. Perkins, Medical Assistance Specialist 1  
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The Department of Health is in the process of responding to the requirements of the Health Insurance Portability and Accountability Act (HIPAA) of 1996. This act requires Certificates of Creditable Coverage to be issued whenever a recipient loses Medicaid coverage. Local departments of social services should implement the following instructions until the systems development designed to meet the HIPAA requirements are fully developed and an Administrative Directive has been issued.

The purpose of HIPAA is to make health coverage more portable. As a result, Medicaid recipients will be able to use their Medicaid coverage period to reduce any preexisting condition period invoked by a new insurance company.

The regulations require Medicaid to provide certificates to show creditable coverage for events occurring on or after July 1, 1996 except that in no case is a certificate required to be provided before June 1, 1997 or to reflect coverage before July 1, 1996. For events occurring on or after July 1, 1996, but before October 1, 1996, a certificate is required to be provided only upon a written request by or on behalf of the individual to whom the certificate applies.

Whenever a recipient requests the certificate which will enable him/her to purchase new insurance and/or reduce the waiting period for a preexisting condition for employer related insurance, you should draft a short letter indicating the following: the recipients name, date of birth, social security number, and current address on file. Include in the letter the type of Medicaid coverage and the length of time the recipient was covered.

Any questions on this message should be directed to Fred Perkins at (518) 486-5870.