

Women's Health and Cancer Rights Act of 1998 (WHCRA) Annual Notice

Do you know that your plan, as required by the Women's Health and Cancer Rights Act 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 lymphedemas? Call your Plan Administrator, Blue Cross Blue Shield of Florida, at 800-810-2583 for more information.

Newborn and Mothers Health Protection Act

The Newborn and Mothers Health Protection Act has set rules for group health plans and insurance issuers regarding restrictions to coverage for hospital stays in connection with childbirth.

The length of stay may not be limited to less than:

48 hours following a vaginal delivery

OR

96 hours following a cesarean section

Determination of when the hospital stay begins is based on the following:

- For an in the hospital delivery:
- The stay begins at the time of the delivery. For multiple births, the stay begins at the time of the **last delivery**.
- For a delivery outside the hospital (i.e. birthing center):
- The stay begins at the time of admission to the hospital.

Requiring authorization for the stay is prohibited

If the attending provider and mother are both in agreement, then an early discharge is permitted.

Group Health Plans may not:

- Deny eligibility or continued eligibility to enroll or renew coverage to avoid these requirements.
- Try to encourage the mother to take less by providing payments or rebates.
- Penalize a provider or provide incentives to a provider in an attempt to induce them to furnish care that is not consistent with these rules.
- These rules do not mandate hospital stay benefits on a plan that does not provide that coverage.

The group plan is not prohibited from imposing deductibles, coinsurance, or other cost-sharing related to the benefits.