## **HIPAA Special Enrollment Rights**

The Health Insurance and Portability Accountability Act of 1996 (HIPAA) provides rights and protections for participants in group health plans. Under HIPAA, if you waive or drop coverage for yourself and/or your covered dependents because of other health insurance or group health plan coverage, and you and/or your dependents involuntarily lose eligibility for that other coverage, you may be able to enroll yourself and your dependents in the Oberlin College Health Plan. However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in the Oberlin College Health Plan. Again, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Human Resources at 440-775-8430.