

Notice to Enrollees in The Clarksville Montgomery County Employees Insurance Trust Group Medical Plans

Under a Federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191, as amended, group health plans must generally comply with the requirements listed below. However, the law also permits State and local governmental employers that sponsor health plans to elect to exempt a plan from these requirements for any part of the plan that is “self-funded” by the employer, rather than provided through a health insurance policy. The Clarksville Montgomery County Employees Insurance Trust has elected to exempt The Clarksville Montgomery County Employees Insurance Trust Group Medical Plans from the following requirement:

Parity in the application of certain limits to mental health benefits. Group health plans (of employers that employ more than 50 employees) that provide both medical and surgical benefits and mental health or substance use disorder benefits must ensure that financial requirements and treatment limitations applicable to mental health or substance use disorder benefits are no more restrictive than the predominant financial requirements and treatment limitations applicable to substantially all medical and surgical benefits covered by the plan.

The exemption from these Federal requirements will be in effect for 2021-2022 beginning September 1, 2021 and ending August 31, 2022. The election may be renewed for subsequent plan years.

Please contact the Benefits Office at (931) 920-7929 if you have any questions.