

# **NOTIFICATION**

*from the*

## **Tongass Timber Trust**

### **Newborns' and Mothers' Health Protection Act of 1996**

The Newborns' and Mothers' Health Protection Act of 1996 requires insurance companies to pay for hospital confinements in connection with childbirth for a mother or her newborn for 48 hours following a vaginal delivery and 96 hours following a cesarean section. The law became effective January 1, 1998. The Tongass Timber Trust has been in compliance with this law since September, 1996.

However, the federal government recently issued interim rules to further clarify the Act of 1996. One of the provisions of this act requires group health plans to notify health plan members of their rights under this law. The official notification is provided below.

**Please note that this is only a notification.** Your plan benefits are already in compliance with this law and will not change.

#### **Statement of Rights Under the Newborns' and Mothers' Health Protection Act**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact your plan administrator.

#### **For more information**

If you have any questions regarding your benefits or rights under this Act, call Tongass Timber Trust at 907-225-6114.