

My health coverage is through an individual policy, not through an employer. What rights, if any, do I have under WHCRA?

Health insurance issuers are required to provide benefits for certain services relating to mastectomies for individual health insurance policies offered, sold, issued, renewed, in effect, or operated on or after October 21, 1998. These requirements are generally within the jurisdiction of the State insurance department. If you have further questions related to your WHCRA rights under an individual health insurance policy, call your State insurance department or the Department of Health and Human Services at 410-786-1565 (not a toll-free number).

Resources:

WHCRA is administered by the U.S. Departments of Labor and Health and Human Services. If you have questions regarding your WHCRA rights under an employer-sponsored group health plan, contact the following:

1-800-998-7542 - Ask for a copy of *Questions and Answers: Recent Changes in Health Care Law* and a list of all publications from the Pension and Welfare Benefits Administration.

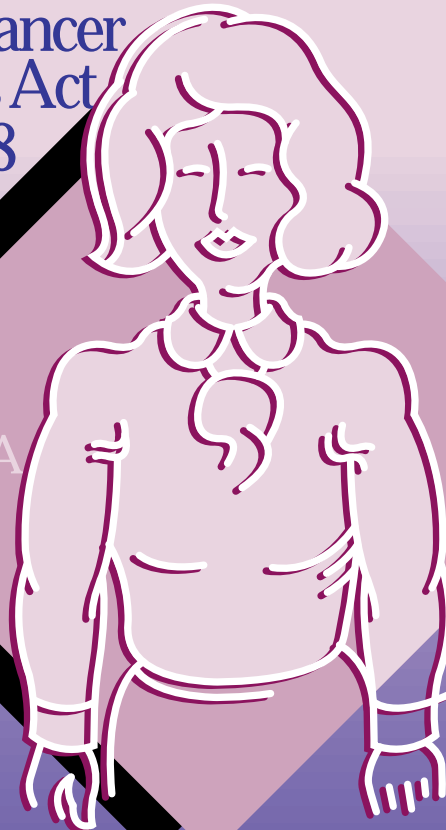
www.dol.gov/dol/pwba - Click on *Quick Guide*, then *Contact PWBA*, for the addresses of the 15 regional or field offices that can assist you with health-related questions. Also view PWBA's publications on health.

www.naic.org - This is the address of the National Association of Insurance Commissioners. Click on *State Insurance Regulators*, then the state of your choice for the office in your state.

www.hcfa.gov - The address of the Centers for Medicare and Medicaid Services. Click on *HIPAA*, then *HIPAA Health Insurance Reform* for more information on WHCRA and HIPAA.

Your Rights After A Mastectomy

Women's
Health
and Cancer
Rights Act
of 1998



U.S. Department
of Labor
Pension and
Welfare Benefits
Administration

If you have had a mastectomy or expect to have one, you may be entitled to special rights under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

The following questions and answers clarify a woman's basic WHCRA rights. Under WHCRA, if a woman's group health plan covers mastectomies, her plan must provide certain benefits if she chooses reconstructive surgery.

Your health plan or issuer is required to provide notice to you regarding your coverage rights under WHCRA when you enroll in the health plan, and then once each year.