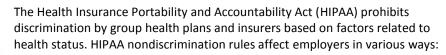


How do HIPAA's nondiscrimination rules affect an employer?



- HIPAA does not allow a group health plan to deny an individual eligibility for benefits or to charge a higher premium than is required of a similarly situated individual based upon health factors such as:
  - Health status or medical history
  - Medical condition (physical or mental)
  - o Receipt of health care
  - Claims experience
  - o Genetic information
  - o Evidence of insurability
  - o Disability
- HIPAA does not allow group health plans to require employees to pass physical exams in order to be eligible for health insurance coverage.
- HIPAA does not allow group health plans to delay an individual's effective date for coverage because he or she is confined to a hospital or because he or she is not actively at work.
- HIPAA states that group health plans may include benefit limitations within their plans as long as the limitations apply uniformly to all similarly situated individuals.
- HIPAA states that group health plans may not charge employees higher premiums or deny them health insurance coverage based upon the employees' participation in dangerous or hazardous activities.
- HIPAA permits group health plans to treat individuals with adverse health factors more favorably.

