

## **Women's Health and Cancer Rights Act of 1998 (WHCRA) Annual Notice**

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedemas? Call your Plan Administrator, Blue Cross Blue Shield of Florida, at 800-810-2583 for more information.

## **Newborn and Mothers Health Protection Act**

The Newborn and Mothers Health Protection Act has set rules for group health plans and insurance issuers regarding restrictions to coverage for hospital stays in connection with childbirth.

### **The length of stay may not be limited to less than:**

48 hours following a vaginal delivery

OR

96 hours following a cesarean section

### **Determination of when the hospital stay begins is based on the following:**

- For an in the hospital delivery:
- The stay begins at the time of the delivery. For multiple births, the stay begins at the time of the **last delivery**.
- For a delivery outside the hospital (i.e. birthing center):
- The stay begins at the time of admission to the hospital.

### **Requiring authorization for the stay is prohibited**

**If the attending provider and mother are both in agreement, then an early discharge is permitted.**

### **Group Health Plans may not:**

- Deny eligibility or continued eligibility to enroll or renew coverage to avoid these requirements.
- Try to encourage the mother to take less by providing payments or rebates.
- Penalize a provider or provide incentives to a provider in an attempt to induce them to furnish care that is not consistent with these rules.
- These rules do not mandate hospital stay benefits on a plan that does not provide that coverage.

The group plan is not prohibited from imposing deductibles, coinsurance, or other cost-sharing related to the benefits.