



Summary of Health Care Reform Notice Requirements

By Nicholas J. Ziepfel, Graydon, Head & Ritchey, LLP, Human Resources Client Service Department, Reprinted with permission.

The Department of Labor recently published model notices that are new required notices under Health Care Reform. Some of these model notices are intended to help plan sponsors comply with notice requirements for grandfathered plans, dependent coverage, lifetime limits, patient protection provisions, and adverse benefit determinations. This summary provides a brief description of these provisions, each provision's specific notice requirements, and a link to a sample notice. For additional information on Health Care Reform, please visit our website at www.graydonhead.com/healthcarereform.

Notice to Maintain Status as a Grandfathered Plan

Health Care Reform defines a grandfathered group health plan as a plan that was in existence on March 23, 2010, and has not adopted specified changes that would eliminate grandfathered status. Grandfathered plans may benefit from either a delayed effective date for compliance with, or total exception from, certain insurance market reforms and coverage mandates under Health Care Reform. A plan or health

insurance coverage desiring to keep its grandfathered status must also include a notice, in any plan materials provided to a participant or beneficiary describing the benefits provided under the plan or health insurance coverage, that the plan or coverage believes it is a grandfathered plan. The notice must contain the plan's contact information for questions and complaints. A model notice that can be used to satisfy the grandfathered plan disclosure requirement can be viewed at www.dol.gov/ebsa/grandfatherregmodelnotice.doc.

Notice of Opportunity to Enroll in connection with Extension of Dependent Coverage to Age 26

Health Care Reform requires group health plans and issuers offering dependent coverage to make such coverage available for adult children up to age 26. Plans and issuers must provide all individuals who become eligible to enroll in a group health plan because of this new mandate with a

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Hamilton County Law Library

Hamilton County
Courthouse
1000 Main Street,
Room 601
Cincinnati, OH 45202
T:513.946.5300
F:513.946.5252

Open Monday-Friday 8 - 4

[www.http://www.hamilton-co.org/cinlawlib/](http://www.hamilton-co.org/cinlawlib/)

What are the different layers of Facebook? View, Like and Engage!

By Julie Koehne, Systems Librarian

View =>

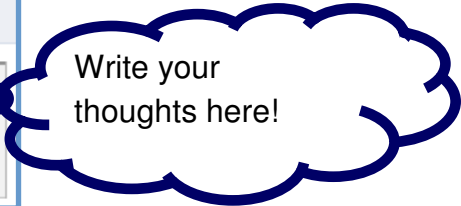
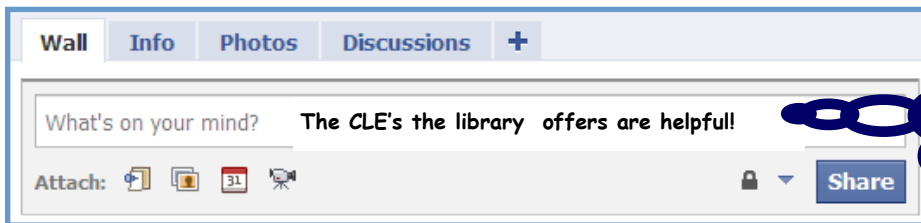
You do not need a Facebook account to view our page. It behaves like a webpage to view information. Check us out at <http://bit.ly/atAliC>



If you "Like" us

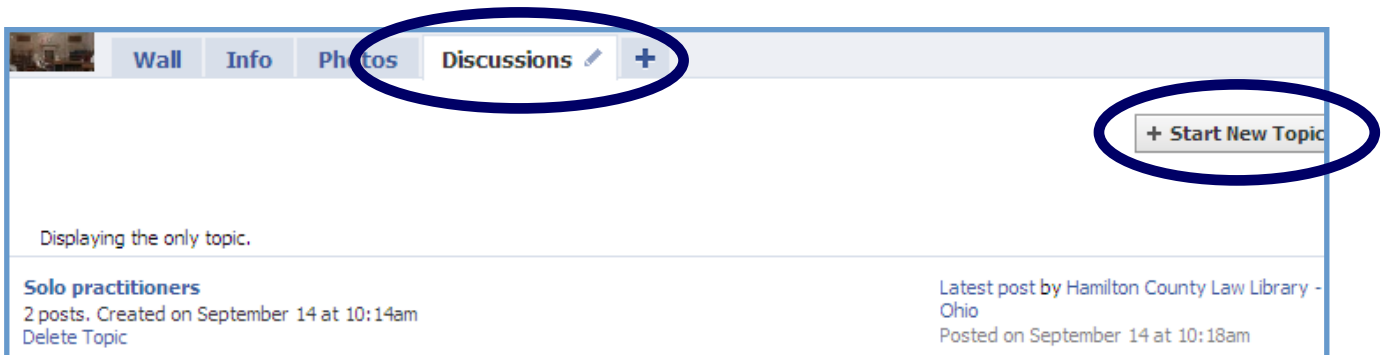
You have the opportunity to write on our Wall or comment on other postings when you select the Like button. You will need to have a Facebook account to use this feature.

For more information on **Like**, see <http://bit.ly/aO8Pbl>



Engage

If you are interested in discussing a specific topic you designate, the Discussions Tab is for you. The group discussion board is a forum for conversation between group members. On our site, you will be able to start a new topic or reply to current posts. In an open group, everyone who looks at the group's page will see its discussion board content.



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written notice of their enrollment rights by the first day of the first plan year beginning on or after September 23, 2010. A group health plan will be deemed to satisfy this requirement if it provides the notice to its eligible employees (opposed to trying to determine which employees may have adult dependent children). A plan or issuer must provide at least 30 days for a newly eligible individual to enroll, regardless of the plan's enrollment period. The notice may be included with other enrollment materials that a plan distributes, provided the notice is prominent. A model notice that can be used to satisfy the adult child coverage disclosure requirement can be viewed at www.dol.gov/ebsa/dependentsmodelnotice.doc.

Notice for the Prohibition on Lifetime Limits

Health Care Reform prohibits group health plans and issuers from imposing a lifetime limit on the dollar value of "essential health benefits." Plans and issuers must provide written notice to individuals who had reached a lifetime limit under health plan that the lifetime limit no longer applies. The individuals that elect to enroll cannot be charged more for coverage than those who did not previously exceed the plan's lifetime limit. An individual now eligible must have at least 30 days after written notice to enroll, and coverage must take effect no later than the first day of the first plan year beginning on or after September 23, 2010. The notice may be included with other enrollment materials that a plan distributes, provided the notice is prominent. Notice may be provided to employees on behalf of their dependents. A model notice that can be used to satisfy the prohibition of lifetime limits disclosure requirement can be viewed at www.dol.gov/ebsa/lifetimelimitsmodelnotice.doc.

Notice of Patient Protection Requirements

Health Care Reform requires participants of certain non-grandfathered plans to (1) designate as a primary care provider any participating provider who agrees to see them, (2) designate for a child any participating pediatrician who agrees to see the child, and (3) access an OB/GYN provider without a preauthorization or referral. These plans must notify participants of their choice of provider opportunities whenever the plan or issuer provides a participant with an SPD or other similar description of benefits. The notice must be provided no later than the first day of the first plan year beginning on or after September 23, 2010. A model notice that can be used to satisfy this disclosure requirement can be viewed at www.dol.gov/ebsa/patientprotectionmodelnotice.doc.

Notice of Adverse Benefit Determinations

Health Care Reform generally requires non-grandfathered plans to follow specific notice requirements for adverse benefit determinations. Notices must be provided in a culturally and linguistically appropriate manner. Any notice of adverse benefit determination must include: (i) the date of the service; (ii) the name of the health care provider; (iii) the claim amount; (iv) the diagnostic code; (v) the treatment code; (vi) the corresponding meaning of such codes; (vii) the standard, if any, that was used to deny the claim; and (viii) a description of the internal and external review processes. The notice must also disclose contact information for any applicable office of health insurance consumer assistance or ombudsman established under PHS Act Section 2793 to assist enrollees with internal claims and appeals and the external review process. A model notice of an adverse benefit determination can be viewed at www.dol.gov/ebsa/IABDModelNotice2.doc.

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In the case of a notice of a final internal adverse benefit determination, the description must also include a discussion of the decision. A model notice of a final adverse benefit determination can be viewed at www.dol.gov/ebsa/IABDModelNotice1.doc



Westlaw CLEs: Free to Subscribers

Who: HCLL subscribers and other attorneys interested in CLE credit

What: Two CLE opportunities focusing on Westlaw content and tools

When: Wednesday, November 10, 2010
12:30-1:30 p.m.

Westlaw Basics/Refresher

1:45-2:45 p.m.

Westlaw: A Focus on Jury Verdicts, Ohio & KY Practice, and Other Analytical Materials

Where: Law Library Hon. Robert S. Kraft Board Room, 6th fl., Courthouse

How: Contact Mary Ann at 513.946.5300 or masweeney@cms.hamilton-co.org to register

Why: Well, we'll leave that one to you!

Cost: Free to current subscribers
Others are welcome; \$35 per session

Please bring your questions to the session or contact the Law Library in advance to let us know what you hope the trainer will demonstrate and review.



Free Lexis CLE

On Tuesday, November 9, our Lexis trainer will offer a 1.0 credit (Ohio general) CLE at 12:30 p.m. in the Law Library board room. This is open to anyone interested in Lexis beyond the basics; the session will highlight content that the library offers via its Lexis license and will demonstrate advanced techniques and tools.

To register: Contact Mary Ann at the law library or at 513.946.5300 or via email at masweeney@cms.hamilton-co.org.

This Advanced Lexis CLE is free to HCLL current subscribers and \$35 for other registrants.

Feel free to contact Mary Jenkins at 513.946.5300 or mjenkins@cms.hamilton-co.org in advance with any topics or features that you would like the trainer to address.



Subscriber benefits

Are you familiar with the many benefits included in your subscription to the Hamilton County Law Library? By joining the library, you can:

Access: to databases, including **LexisNexis**, **Shepards'**, **CCH**, **Hein Online**, and over 70 **Aspen /LOISLaw** treatises in 16 substantive areas

Connect: to the wireless network throughout the Law Library, videoconferencing capabilities, and 5 conference rooms, equipped with speaker phones, are available to our subscribers

Learn: Free CLE opportunities offered throughout the year: Visit our Law Library Subscriber Services page to find out more. <http://www.hamilton-co.org/cinlawlib/services.html>

Tell a colleague about the Law Library!

New Acquisitions: CLE Books

The Library's catalog provides a complete list of new acquisitions but we'd like to highlight these new CLE course materials now since they've proven so useful to our patrons. To see our new acquisitions anytime, look at our new book display or [go to our catalog](#) and click on *Lists* and then *New Titles* at the top of the page.

The Library's collection of CLE books is shelved with the Ohio materials as you enter the law library at the end nearest the elevator. If you'd like to borrow one, just call us and we'll hold a book for you. New titles include the following:

Chapters 7 and 13 bankruptcy [in Ohio] : line-by-line workshop.

KFO221 .B344 2010

Collection law from start to finish [in Ohio]

KFO167.C6 C58 2009

Commercial collections : legal strategies from A to Z [in Ohio]

KFO167.C6 C63 2010

Construction lien law [in Ohio]

KFO155.8 .C751 2010

Damages : current trends and strategies [in Ohio]

KFO197 .D3 2009

Filing an appeal in the Supreme Court of Ohio : A pro se guide , Appeals from a court of appeals.

KFO510 .F6 2010

Handling divorce cases from start to finish [in Ohio]

KFO100.A75 H36 2010

Land use law : current issues in subdivision, annexation and zoning [in Ohio] .

KFO458.Z9 L323 2009

Testimonials Wanted

A couple of years ago, we asked law library patrons, "How important is the library to your practice?" Over 70% of our patrons said it is important or very important and, among library patrons in solo practice, that figure jumped to 93%.

If you find the law library's collection, staff, and services indispensable to your work, and if you have 10 spare minutes someday soon, we would love to have a testimonial from you.

I would like to be able to share your comments about the law library with the library board, the public, and others interested in the quality of the services that we provide.

Thank you.

Mary Jenkins, Law Librarian & Director

Landlord-tenant law from A to Z [in Ohio]

KFO117 .L35 2010

Litigating the uninsured & underinsured motorist claim. [in Ohio]

KFO191.A43 L54 2009

Oddities and challenges in probate law [in Ohio]

KFO144 .O33 2010

Resolving legal and financial issues in elder care [in Ohio]

KFO91.A3 R48 2009

Taxes affecting a decedent's estate [in Ohio].

KFO147 .T38 2010

Reference Librarian Search

As this newsletter goes to press, the search committee is finalizing the search for a new reference librarian. We expect to make an announcement in the next issue. In the meantime, Chuck Kallendorf and Julie Koehne are keeping up very capably with your requests for research guidance and information, with Mary Jenkins serving as back up. Frankly, we are prioritizing reference and CLEs which means that some other tasks have been placed on the back burner. If you have any questions or concerns, please contact library director Mary Jenkins to discuss.

Renewing Books & Overdue Fines

We are so pleased that our patrons use the collection. In 2009, use of print materials jumped again: a 62% increase over 2008 use, even as we promote and use our online resources. This level of use means that the library needs to enforce its circulation policies.

Please be aware that **overdue fines here are \$1.00 per day** beginning the day after an item is due. Fines are capped at the cost of replacing and processing a new copy or its equivalent.

Sounds scary, but **Mary Ann makes courtesy calls to remind patrons of upcoming due dates** and to alert patrons to mounting fines. We'll renew items up to 3 times as long as no one else is waiting for the item.

Libraries charge overdue fines to encourage the prompt return of items so that other patrons can access them. Thanks for helping us by returning books on time and avoiding overdue fines completely.

If you have questions about borrowing or renewing books, just call 513.946.5300.

Email Discussion List Available for Smalls/Solos

In September, the Law Library set up a listserv as a service to HCLL subscribers in small firms and solo practice. The listserv is intended as a form of interaction between attorneys in the greater Cincinnati area. We anticipate that, as with most discussion lists, participants will share news and views and will bring up topics for discussion.

The list is moderated which means, in this case, that library staff will approve requests to join the list and postings to the list but we will not approve or deny posts based on topic or content; we'll leave that to you to self-police, or, in the case of egregious issues, to bring to our attention to unsubscribe someone. We will not sell, give away, or otherwise use this discussion list in any way except to provide a platform for your discussion and to very occasionally announce a library event or a service of potential interest especially to smalls and solos. We will make reasonable efforts to limit this list to attorneys in solo practice or small firms who are current HCLL subscribers.

If you would like to sign up for this email discussion list, go to this page: <http://mylist.net/listinfo/cincinnatiilaw>. You will either sign up for the first time, or, if you already receive this monthly newsletter via email, you can modify your subscription to include the Solo/Smalls discussion list. Once you are subscribed to the list, you can post to it by emailing cincinnatiilaw@mylist.net. The one "trick" is that you need to start your subject line just like this: [HCLLSolo], including those brackets, but then you follow that with any subject you'd like. Need more information? Just ask [Mary](#) or [Julie](#) for assistance.

Immigration Law Resources

We suggest the following resources for your immigration law research. Ask a librarian for additional guidance.

Bender's immigration regulations service

KF4819 .B46

BNA's Workplace immigration report

[available online in the computer lab].

The criminal lawyer's guide to immigration law : questions and answers / Robert James McWhirter.

KF4819 .M39 2006

Immigration and expatriation law for the estate planner / by Michael A. Heimos.

KF6289.A1 T352 no. 806

Immigration law.

KF4819.3 .I48 2007

Immigration trial handbook / by Anna Marie Gallagher and Maria Baldini-Potermin.

KF4819 .I486 2010-

Kurzban's immigration law sourcebook : a comprehensive outline and reference tool / Ira J. Kurzban.

KF4819.3 .K87 2006-

Reforming the immigration system : proposals to promote independence, fairness, efficiency, and professionalism in the adjudication of removal cases / American Bar Association Commission on Immigration.

KF4842 .R442 2010

Understanding immigration law / Kevin R. Johnson ... [et al.].

KF4819 .U53 2009

U.S. immigration made easy / by Ilona Bray.

KF4819.6 .U2 2009

You & the Legal System:

Immigration

As a public service, the Hamilton County Law Library, in conjunction with the Cincinnati Bar Association's Lawyer Referral Service, will present *You and the Legal System: Immigration* on Friday, October 22, 2010 at 12:00 noon at the Hamilton County Law Library. This program is free and open to the public. Attorneys are welcome to attend but please note that the session is intended primarily for the non-lawyer citizen. It will last one hour. Please pass the information along to clients and colleagues as desired.

Cincinnati attorney and law library subscriber [Thomas Geygan, Jr.](#) will discuss a variety of topics related to immigration:

- ◆ Basic terminology;
- ◆ Family-based issues like the quota system; residency and forms;
- ◆ The process and consular processing;
- ◆ Employment-related issues; and,
- ◆ Citizenship.

Questions about green cards, deportation, extension of visas, eligibility for citizenship, immigrants and the workplace, and more will be welcome.

Please call 513.946.5300 at the Hamilton County Law Library or email masweeney@cms.hamilton-co.org to reserve a seat.

What are we missing?

Please contact the library director, Mary Jenkins, with any suggestions you have to improve our print and electronic resources. 513.946.5300 or mjenkins@cms.hamilton-co.org

Upcoming Events

October 7: Cincinnati Law Library Association Board of Trustees meets at 12:00 noon

October 7: Hamilton County Law Library Resources Board meets at 1:00 p.m.

October 22: You and the Legal System: Immigration Law

November 9: Advanced Lexis CLE at 12:30 p.m. Free to subscribers!

November 10: Two free Westlaw CLE opportunities:

12:30-1:30: Westlaw Basics/Refresher (1.0 Ohio general CLE credit)

1:45-2:45: Westlaw: A Focus on Jury Verdicts, Ohio & KY Practice, and Other Analytical Resources

Labor Day Holiday

The Law Library will be closed on Thursday, November 11 in observance of Veterans' Day.

October 2010 Law Library Newsletter

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- Health Care Reform Notice Requirements
 - Tech Tip: Discussions in Facebook
 - Immigration program & resources
 - Free CLEs!

ADDRESS CORRECTION REQUESTED

Hamilton County Law Library
Hamilton County Courthouse
1000 Main Street, Room 601
Cincinnati, OH 45202