

Table of Contents

A.	This Short Course Is for You	1
B.	What You Will Learn in the Short Course	1
C.	What Plans and Employers Are Subject to Federal Group Health Plan Mandates?	2
	1. What Plans Are Subject to Federal Group Health Plan Mandates?	2
	2. What Employers Are Subject to Federal Group Health Plan Mandates?.....	3
D.	Mandated Coverage	3
	1. Qualified Medical Child Support Orders (QMCSOs).....	3
	2. Required Coverage for Adopted Children.....	7
	3. Required Coverage of Dependent Students on Medically Necessary Leaves of Absence (Michelle’s Law).....	8
E.	Mandated Benefits	9
	1. Required Coverage of Certain Pediatric Vaccines	9
	2. Mental Health Parity and Addiction Equity (the MHPA and the MHPAEA).....	10
	3. Reconstructive Surgery After Mastectomy	13
	4. Newborns and Mothers: Minimum Hospital Stays	15
F.	Employment Laws Affecting Group Health Plans	19
	1. Family and Medical Leave Act (FMLA)	19
	2. Uniformed Services Employment and Reemployment Rights Act (USERRA)	24
	3. Age Discrimination in Employment Act (ADEA)	28
	4. Americans with Disabilities Act (ADA)	29
	5. Title VII of the Civil Rights Act and the Pregnancy Discrimination Act (PDA)	32
	6. Genetic Information Nondiscrimination Act (GINA): Employment Nondiscrimination Requirements	34
G.	Other Federal Laws Affecting Group Health Plans	36
	1. Medicare Secondary Payer (MSP) Requirements	36
	2. Medicare Part D Creditable Coverage Disclosure and COB Requirements	42
	3. HMO Nondiscrimination Requirement	45
	4. TRICARE Incentive Prohibition and Nondiscrimination Requirements	46
H.	State Mandates May Also Affect Group Health Plans	47
I.	Conclusion	47