

Health Connector Policy: Nondiscrimination

Policy #: **CM-5**

Date revised: **10/12/2016**

Category: **Misc**

Effective date: **1/1/2017**

Approved by: **Ed DeAngelo**

Applicable to all Health Connector products (Non-Group and Small Group Qualified Health Plan or QHP/ Qualified Dental Plan or QDP)

Federal and state laws require that individuals and employees shall not be excluded from participation in or be denied the benefits of, any health program or activity on a discriminatory basis, nor shall they be subjected to discrimination under any health program or activity. The law prohibits discrimination on the basis of race, color, national origin or ancestry, sex, age, gender identity, sexual orientation, disability, health status or condition, expected length of life, degree of medical dependency, quality of life, or religious creed.

All health and dental issuers who sell products through the Health Connector must submit a copy of the Assurance of Compliance form sent to the U.S. Department of Health and Human Services, Office of Civil Rights when they seek certification through the Seal of Approval process. The Health Connector reserves the right to audit issuers' compliance with federal and state nondiscrimination laws.

In addition, employers looking to purchase plans in the small group market for their employees must sign the Health Connector's Terms and Conditions Agreement, which includes contractual language by which the employer certifies that it is in compliance with state and federal nondiscrimination laws as applicable. Specifically, the employer must certify that it does not discriminate in the offering of or contribution towards its full-time employees' health coverage. The Health Connector will deem an Employer's payment of premium as acceptance of the Terms and Conditions of the product in which the employer group is enrolling and as the employer's certification that it is in compliance with state and federal nondiscrimination laws as applicable.