

## **CERTIFICATE OF CREDITABLE COVERAGE**

### **What is a Certificate of Creditable Coverage?**

Most healthcare insurance programs impose a waiting period for a pre-existing condition for all new or reinstated members. A certificate of creditable coverage indicates the length of time you have been continuously covered under a qualifying previous healthcare plan and allows waiver of any waiting period related to a pre-existing condition. Employer-sponsored health insurance companies may require a certificate of creditable coverage from Reserve component members and their families when they return to their employer-sponsored healthcare plan.

### **Why do I need a certificate if the Uniformed Services Employment and Reemployment Rights Act (USERRA) requires my employer's insurance company to reinstate me with no waiting period?**

Even though the law requires that you be reinstated in an employer-sponsored insurance plan, you may be required to document you were covered under another insurance plan. The certificate of creditable coverage is the document that verifies that coverage.

### **How do I obtain a certificate?**

Certificates of creditable coverage are issued upon request by the DEERS Support Office (DSO). The request must be in writing (either mailed or faxed to the DSO), and must contain the following information:

- 1) Sponsor's name and social security number
- 2) Name of family member for whom certificate of creditable coverage is requested;
- 3) Reason why the request is being made; and
- 4) Information regarding where and to whom the certificate of creditable coverage is to be faxed or mailed.

Beneficiaries seeking this certificate should call 1-800-538-9552. In California, call 1-800-334-4162. In Alaska and Hawaii, call 1-800-527-5602.

### **Where can I find more information about the Certificate of Creditable Coverage?**

The website <http://www.hcfa.gov/regs/modcert3.htm> has information about the certificate of creditable coverage.