

Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). A provision of COBRA enables individuals to continue group health benefits in certain circumstances.

continuation coverage. An extension under certain circumstances of an employee's group coverage after the employee leaves the employer.

private-sector group health plans. Employment-based health insurance plans offered by companies in the private sector.

public-sector group health plans. Health insurance plans sponsored by federal, state, or local governments.

Health Insurance Portability and Accountability Act (HIPAA). Helps people keep their insurance in certain circumstances and requires that electronic medical records and patient privacy be safeguarded.

significant break in coverage. 63 days or more in which an individual goes without health insurance.

special enrollment rule. Requires a company to offer health insurance plan enrollment outside of the annual window in certain circumstances as provided by HIPAA.

individual health plan rule. A provision of HIPAA that guarantees access to health insurance for people who are unable to obtain group coverage.

PPACA (Patient Protection and Affordable Care Act). A law passed in 2010 intended to reform the US health care system.

Preexisting Condition Insurance Plan (PCIP). A risk pool that covers people who have been denied insurance due to medical conditions.

uncompensated care. Health care services provided to the uninsured.

federal poverty level. A guideline that low-income assistance programs use to determine benefits based on a family's size and income.