

Health Connector for Business Policy: Nondiscrimination

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Approved by: Andrew Egan	Date reviewed: 9/1/2019

This policy applies to small group health and dental products.

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 are required to comply with federal and state nondiscrimination requirements, and 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 comply with state and federal nondiscrimination laws as applicable. This includes the employer requirement to not discriminate in the offering of or contribution towards its full-time employees' health coverage, as described in HCB-7: *Employer Contribution and Participation Requirements*.