

Published on *The National Law Review* <https://natlawreview.com>

HIPAA Certificates Are No Longer Required As of January 1, 2015

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Effective January 1, 2015, **group health plans and insurers are no longer required to issue a certificate of creditable coverage** (“HIPAA Certificate”) to individuals who lost group health plan coverage. (See final regulations [here](#)). As a reminder, HIPAA Certificates were used by individuals to prove that they had continuous health coverage under a prior health plan in order to offset a preexisting condition exclusion period under a new health plan. In light of the fact that the Affordable Care Act outlawed preexisting condition exclusions, there no longer is a need for such certificates.

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National Law Review, Volume IV, Number 346

Source URL: <https://natlawreview.com/article/hipaa-certificates-are-no-longer-required-january-1-2015>