

Health Care Reform & You

Part of an ongoing series about the impact of Health Care Reform

AvMED
HEALTH PLANS

Volume 1, Issue 3

December 2010

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This information is a service to our partners. It is not intended to be a comprehensive summary of recent health care legislation nor does it serve as legal advice.

Should you have additional questions, please contact the Small Group Support Center or your Client Service Representative.

Update on Grandfathered Status

Summary - Grandfathered Status: Any plan with continuous membership as of March 23, 2010 is eligible for grandfathered status. Grandfathered status exempts some health plans from certain health care reform requirements. Beginning September 23, 2010 for new business and upon renewal, individual plans will have non-grandfathered status and be health care reform compliant. Beginning October 1, 2010 for new business and upon renewal for existing business, small group plans will be health care reform compliant. Small groups that make modifications beyond the required thresholds will have non-grandfathered status. Beginning October 1, 2010 for new business and upon renewal for existing business, large group plans will be health care reform compliant. Large groups that make modifications beyond the required thresholds will have non-grandfathered status.

AvMed's Grandfathering Procedure

Individual

Beginning September 23, 2010, for new business and upon renewal for existing business, Individual Plans will be Health Care Reform-compliant and they will have "non-grandfathered" status.

Small Group (<50 eligible)

Beginning October 1, 2010, for new business and upon renewal for existing business, Small Group Plans will be Health Care Reform-compliant. They will lose their grandfathered status only if they make changes to their benefits beyond the changes allowed by the Patient Protection and Affordable Care Act (PPACA).

Large Group(51+ eligible)

New Business

Beginning October 1, 2010, all large group new business will have "non-grandfathered" status and will be Health Care Reform-compliant.

Existing Business

Beginning with October 1, 2010 renewal dates, groups will be Health Care Reform-compliant. They will lose their grandfathered status only if they make changes to their benefits beyond the changes allowed by PPACA.

Updated 12-10-10