

Grandfathered Status



Changing to a non-grandfathered plan:

- Requires preventive care to be covered at 100% (no cost share)
- Requires the coverage of Chemical Dependency
- Requires the Out of Pocket Maximum to include copays & deductible
- Allows for Plan Design Changes – Deductible, Office Visit Copays
- In order to **maintain grandfather status**, the following changes are **not** allowed to be made after March 23, 2010:
 - Reduction in benefits
 - Increase in coinsurance charges
 - Increase in deductible and out of pocket limits by more than medical inflation (as measured from March 23, 2010) plus 15 percentage points
 - Increase in copayment charge by more than the greater of medical inflation (as measured from March 23, 2010) plus 15 percentage points
 - Significantly decreasing the rate of employer contributions by 5%
 - Adding an annual limit
 - Reclassifying employees