

Afordable Care Act (ACA)

Grandfathered plans - do NOT have to follow the new Federal guidelines, do NOT have to provide free preventative care, do NOT have to offer "essential health benefits", have been in effect since on/before March 23, 2010 and will continue to be grandfathered until one of the following occurs:

- Elimination of Benefits
- Increase in percentage cost-sharing requirement (coinsurance)
- Increase in a fixed-amount cost-sharing requirement other than a copayment (deductible, stop-loss)
- Increase in a fixed-amount copayment
- Decrease in contribution rate by employers and employee organizations
- Changes in annual/lifetime limits

Nongrandfathered plans - DO have to follow the new Federal guidelines