

# HEALTH CARE REFORM - GRANDFATHERED PLANS

	Aetna	Anthem Blue Cross	Blue Shield of California	CalCPA Health	Cigna	E.D.I.S.
<p><b>Have you discontinued offering grandfathered plans?</b></p>	N/A	<i>Grandfathered plans only apply to existing clients with grandfathered benefits.</i>	N/A	<i>Grandfathered plans only apply to existing clients with grandfathered benefits.</i>	Yes	Yes
<p><b>Could a group with a multi-plan package have both grandfathered &amp; non-grandfathered plans?</b></p>	N/A	N/A	N/A	<i>Yes—the trust keeps track of this information</i>	<i>Cigna Guided Solutions plans are “canned” plans, so there is limited flexibility from a plan design perspective. That being said, there are a wide variety of plans to choose from.</i>	N/A
<p><b>Do you require the Employer to keep track of the grandfathered/non-grandfathered status of each plan or do you have a tracking mechanism?</b></p>						

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	Health Net	MediExcel Health Plan	National General	Sharp Health Plan	Total Benefit Solutions	UnitedHealthcare	Western Health Advantage
Have you discontinued offering grandfathered plans?	<i>Grandfathered is not available for new business</i>	N/A	N/A	<i>No, Sharp offers grandfathered plans to renewing groups that are still on a grandfathered plan.</i>	N/A	N/A	Yes
Could a group with a multi-plan package have both grandfathered & non-grandfathered plans?	Yes	N/A	N/A	<i>No. Upon a group's 2014 renewal, the group must choose either their grandfathered or non-grandfathered plan(s).</i>	N/A	No	No
Do you require the Employer to keep track of the grandfathered/non-grandfathered status of each plan or do you have a tracking mechanism?	<i>Employer's responsibility</i>	N/A		<i>ER is responsible for determining GF status.</i>		<i>UnitedHealthcare asks that employers be responsible for the grandfather status maintenance and reporting obligations required to maintain grandfathered status for their plan. "Implementing Health Reform: An employer's first year guide" has been provided, which includes Healthcare Reform Notice Requirements (Addendum C)</i>	N/A