

HEALTH CARE REFORM - GRANDFATHERED PLANS

	Aetna	Allstate Benefits	Anthem Blue Cross	Blue Shield of California	CalCPA Health	Cigna
Have you discontinued offering grandfathered plans?	N/A	N/A	Grandfathered plans only apply to existing clients with grandfathered benefits.	N/A	Grandfathered plans only apply to existing clients with grandfathered benefits.	Yes
Could a group with a multi-plan package have both grandfathered & non-grandfathered plans?	N/A	N/A	N/A	N/A	Yes—the trust keeps track of this information	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.
Do you require the Employer to keep track of the grandfathered/non-grandfathered status of each plan or do you have a tracking mechanism?						

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	E.D.I.S.	Health Net	MediExcel Health Plan	Sharp Health Plan	Total Benefit Solutions	United Healthcare	Western Health Advantage
Have you discontinued offering grandfathered plans?	Yes	Grandfathered is not available for new business	N/A	No, Sharp offers <u>grandfathered</u> plans to renewing groups that are still on a <u>grandfathered</u> plan.	N/A	N/A	Yes
Could a group with a multi-plan package have both grandfathered & non-grandfathered plans?	N/A	Yes	N/A	No. Upon a group's 2014 renewal, the group must choose either their grandfathered or non-grandfathered plan(s).	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?		Employer's responsibility	N/A	ER is responsible for determining GF status.		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)	N/A