

Health Care Reform Newsletter

10/21/2010

Deadline Nears for Grandfathered Health Plans

By April Goff

Have you determined whether your health care plan has grandfathered status? Group health plan sponsors who maintain calendar-year plans have only until the end of the year to determine if the value of maintaining grandfathered status outweighs the higher cost of complying with health care reform regulations.

Learn [here](#) how a plan loses grandfathered status, which reforms do not apply to grandfathered plans and which ones apply to all plans, regardless of grandfathered status.

The Demise of Discriminatory Coverage

By Tony Kolenic and Sue Conway

Critical new rules come into play when current or former executives have employer-provided health care coverage or benefits not generally available to the entire workforce or to former employees. Providing more favorable coverage or benefits to even one current or former executive can create huge problems.

Discriminatory coverage and benefits have always been problematic when the coverage is provided through a self-funded health care plan, but discriminatory coverage through an insured plan has never been prohibited -- until now. Under health care reform, providing discriminatory coverage can result in severe penalties. Learn the new non-discrimination rules [here](#).

Dealing With Disclosures

By Jennifer Watkins

All group health plans -- grandfathered and non-grandfathered -- will be required to give notice of enrollment periods, rescission of coverage and elimination of coverage based on lifetime dollar limits.

Learn more [here](#) about these and other notices and disclosures that are required under the health care reform rules.