

Health Care Reform Checklist for Fully-Insured Employer Groups

The following checklist is meant as a general guideline for Health Care Reform actions that may be required of employer groups or Excellus BlueCrossBlueShield. For more information, please contact your Sales Consultant or visit excellusbcbs.com/healthreform.

Reform Provision	Required Action	Achieved By	Employer	Excellus BCBS	Required completion date
Dependent to Age 26	Adding Dependent 26 coverage.	EHP benefits updating eligibility.		X	Upon renewal
	If employer's benefit plans are grand-fathered, the group is not required to cover adult children to age 26 who are eligible for coverage sponsored by their employer (until 2014).	Confirming understanding of this rule.	X		
Preventive Services	Confirm agreement on Preventive Services if not grandfathered.	Signing rate sheet.		X	60 days prior to renewal
No Pre-Existing Condition Exclusions for Children Under 19	Medical plans will not be able to impose pre-existing condition exclusions on children under the age of 19. Health plans will issue premium rate adjustments for covering additional dependents.	EHP benefits updating eligibility.		X	Contracts will be amended to bring each employer group into compliance with this mandate
Removal of limits for essential benefits	Benefit changes to remove maximums on Essential Health Benefits.	EHP updating benefits.		X	Upon renewal
	All medical plans must have Lifetime Maximums removed.	EHP updating benefits.		X	Upon renewal
	Implement special enrollment period for members that had already maxed out on lifetime maximum.		X		30 days prior to renewal
	All medical plans must have removed or reduced annual maximums to no less than \$750,000 in 2011 for Essential Health Benefits. They should also acknowledge that the limit will be increased to \$1,250,000 in 2012.	EHP updating benefits.		X	60 days prior to renewal
Grandfathering	Apply for Grandfathering.	Completing application available on Website.	X		90 days prior to renewal
	Confirm benefits for Grandfather status.	Signing rate sheet.	X		45 days prior to renewal
	Send letter to group affirming Grandfather status.	Provide letters to subscribers.		X	30 days prior to renewal

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Notices	Send letter to members affirming Grandfather status.	Sending of Health Care Reform rider.		X	30 days prior to renewal
	A notice of special enrollment opportunity that continues for at least 30 days, to adult children eligible for coverage under the Dependent Age 26 rule.	Providing this written notice.		X	No later than the day of renewal
	A notice of special enrollment opportunity that continues for at least 30 days, to individuals who have reached their lifetime limit.	Providing this written notice.		X	No later than the day of renewal
	A notice that eligibility extended for dependent children up to Age 26.	Completed through sending of Health Care Reform CR rider.		X	30 days prior to renewal
	A notice that lifetime limits no longer apply.	Completed through sending of Health Care Reform rider.		X	30 days prior to renewal
	A notice of right to designate a Primary Care Provider or Pediatrician; and the right to obtain OB-GYN without prior authorization. (non-grandfathered)	Completed through sending of Health Care Reform rider.		X	30 days prior to renewal
	A notice that over-the-counter Rx may only be reimbursed with an Rx from a doctor (for HRA/HSA/FSA).	Will not be performed by Excellus BCBS – but will be by EBS-RMSCO if applicable.			30 days prior to renewal
	A written notice of rescission must be provided 30 days in advance of termination of coverage retroactively (a rescission) if we wanted to term someone’s coverage retroactively.	No notice required because our fully insured products do not permit rescissions as defined by Health Care Reform.		X	30 days prior to rescission

The information provided here is not intended to advise you on how to comply with any provisions of the referenced legislation or related legislation or regulations, nor is it otherwise intended to impart any legal advice.

**For more information, contact your Sales Consultant
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