

Health Reform

Rules Application to Non-grandfathered Plans

Effective in 2011

- No cost sharing for immunization or preventive care
- No discrimination in favor of highly compensated individuals (Code sec. 105(h)) applies to insured arrangements
- Must allow individuals to choose pediatrician for child's primary care physician
- Must allow females to choose gynecologist or obstetrician without referral
- Must provide internal appeals and external review process
- Must allow emergency services without preauthorization and treat as in-network

Effective in 2014

- Rating limitations, guaranteed issue, guaranteed renewability, essential benefits (certain insured plans)
- Cost sharing/deductible limits
- No discrimination against individual participating in clinical trial
- No discrimination on health care providers acting within scope of license
- No discrimination based on health status/allowable wellness reward increased to 30 percent

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