

**Health Reform Timeline for Advantage Health Plans Trust**

New Bill Provisions	Description	Requires Plan Amendment	Applies to Grandfathered Plans	General Effective Date	AHP Effective Date
<b>Development of uniform explanation of coverage.</b>	<i>Government to develop standards for use by group health plans in providing accurate summary of benefits.</i>	No	Yes	24 months after Enactment. 3/23/12.	7/1/2013
<b>W-2 Reporting</b>	<i>Employers required to report cost of employee health plan coverage. Excludes FSA and HSA.</i>	No	Yes	Taxable years beginning after 12/31/11; first year is voluntary	1/1/2013
<b>Women's Health Preventive Services</b>	<i>Plans must cover preventive care for women's preventive services including contraception and contraceptive counseling, breastfeeding support, supplies and counseling, screening and counseling for interpersonal and domestic violence, counseling for sexually transmitted infections including HIV and HPV, screening for gestational diabetes , and well woman visits</i>	Yes	No	First plan year that begins on or after August 1, 2012	7/1/2013
<b>Fair Health Insurance Premiums</b>	<i>Insurers may not charge discriminatory premium rates.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Guaranteed Coverage</b>	<i>Insurers must accept everyone that applies for coverage.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Guaranteed renewability of coverage.</b>	<i>Insurers must guarantee coverage renewal. Limited exceptions.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Prohibition in discrimination based on health status.</b>	<i>Eligibility rules may not be based on health status and evidence of insurability.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	HIPAA nondiscrimination regs still apply. No for PPACA extensions and wellness programs.	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Nondiscrimination in health care providers</b>	<i>No discrimination against providers acting within scope of their professional license. Section 2706 specifically refers to Pediatric medical providers.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Comprehensive Health Insurance Coverage</b>	<i>Insurers in small group and individual markets will include coverage which provides essential benefits and limits cost sharing.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Prohibition of excessive waiting periods.</b>	<i>No waiting periods greater than 90 days.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan Years Beginning After 1/1/2014	7/1/2014
<b>Patient protections</b>	<i>Individuals must be permitted to select a primary care provider or pediatrician in case of a child. No pre-authorization or increased cost sharing for out-of-network emergency services.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No	Plan years beginning after 9/23/10	Doesn't apply since AHP has PPO.
<b>Coverage for individuals participating in approved clinical trials.</b>	<i>Coverage may not be dropped for those participating in clinical trials.</i>	Only for Grandfathered plans not wanting to maintain Grandfather Status	No		
<b>Ensuring quality of care</b>	<i>Government to develop guidelines for use by health insurance issuers to report information on programs that improve health outcomes.</i>	No	No		

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<b>Bringing down cost of health care coverage (medical loss ratio provisions)</b>	<i>Requires health plans to submit annual reports to the government on the percentages of premiums spent on reimbursement for clinical services and activities that improve health care quality.</i>	No	Yes, but does not apply to self insured plans.	Plan years beginning after 9/23/10	Does not apply to self insured plans.