



Important Information About Grandfathering

Under the health care reform law, health insurance plans/policies are considered to be either “grandfathered” or “non-grandfathered.”

It is important to understand the difference because:

- there are advantages to each type of plan/policy
- some health care reform changes may apply to one but not the other

Is Your Plan/Policy Grandfathered?

Having a grandfathered plan/policy means that you have the same benefits as you did before health care reform, plus some new ones required by the law.

Your plan/policy is grandfathered if you enrolled in your plan/policy on or before March 23, 2010, and you have not made changes to your plan/policy since that time other than adding or removing family members.

If you have made changes, the impact on your grandfathered status would depend on the type of change you made and the extent of your changes. Please call (800) 333-0912 for more information if you have made changes and would like to discuss your plan/policy status.

Your plan/policy is non-grandfathered if you enrolled in your plan/policy after March 23, 2010, or have made certain changes to a plan/policy you were enrolled in prior to March 23, 2010. All the rules and benefits of health care reform apply to plans/policies that are not grandfathered.

We're Here to Help

We want to help you understand your health plan/policy and your options. If you have questions, please call your agent or our Customer Service team at the number on the back of your ID card. You will also find more information at anthem.com under the MEMBERS | SPOTLIGHT links or at healthychat.com.

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