



## **Important Information You Need to Know About New Health Care Reform Laws and How They Affect Your Health Plan**

### **Recent Health Care Reform Legislation**

Today's health care environment is changing more rapidly than ever. Recent health care reform legislation is certain to bring changes for us all. Although many details of health care reform are still being sorted, Anthem Blue Cross is committed to providing you with the most current information available.

As you review your upcoming premium changes, you may be considering making changes to your coverage. **The new health care reform legislation will impact your coverage options.** The new legislation includes a provision called "grandfathering". Specifically, the "grandfathering" provision allows members who were enrolled in certain plans as of March 23, 2010 to keep most of their current benefits. These members have what is known as "grandfathered" status, and their plans are "grandfathered plans" because several of the new health care reform changes will not affect them.

### **Important Information about Grandfathered plans**

Individuals in grandfathered plans will receive some benefits due to health care reform, but will not be subject to all implications of the legislation. In addition, the mandated benefits that will apply to grandfathered plans will have a limited impact on grandfathered plan premiums.

It is important to note that grandfathered status will be lost if any changes are made to decrease plan benefits, increase the coinsurance levels, or significantly change deductible or copayment levels. It can also be lost by moving to a new product family, or changing insurance carriers. However, new family members can be added to a grandfathered plan.

### **How to Determine Whether Your Plan is Grandfathered**

If you enrolled in your plan on or before March 23, 2010, your agent or customer service representative is the best source for specific information about whether your plan is grandfathered. Please consult them if you are considering changes to your plan since any grandfathered status might be affected by plan changes.

If you enrolled in your plan after March 23, 2010, you do not have a grandfathered plan.

### **We Are Here to Help**

If you have questions about your Grandfathering status and what that means for you, please ask your agent, or call our Customer Service team at **1-866-636-8991**. Additional information can be found at [www.anthem.com](http://www.anthem.com) under the MEMBERS | SPOTLIGHT links or at [www.healthychat.com](http://www.healthychat.com).

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