

In the Spotlight: Implementation of Health Care Reform on September 23

Health care reform became law on March 23, 2010 when the Affordable Care Act (ACA) was signed by President Obama. Implementation of the ACA will be phased. Some reforms were retroactive to January 1 (such as small business tax credits) and others won't be enacted until 2018 (such as the tax on high value benefit packages) – but several provisions are effective beginning September 23, 2010. These changes will affect all insurance plans for policies renewing after September 23, 2010. Exactly how these provisions will be implemented will vary, depending on your insurer. For customers of Blue Cross and Blue Shield of North Carolina, the following provisions are effective for group plan years beginning October 1; individual plans will reflect these changes beginning January 1, 2011:

- Dependents may stay on their parents plan until age 26, (the law also states that “dependents” do not have to live with their parents, be claimed as a dependent on tax returns, may be married and do not have to be enrolled in school); many BCBSNC members already benefit from this policy
- Children under age 19 will no longer be subject to pre-existing condition waiting periods or exclusions and can't be denied coverage
- Preventive care and medical screenings are covered in-network at 100%, with no cost sharing, including immunizations, U.S. Preventive Services Task Force-recommended services, and screenings for women, infants, children, and adolescents
- Annual dollar limits on essential benefits are restricted; in 2014 they are eliminated
- No lifetime dollar limits on [essential benefits](#)
- Policies may only be rescinded for fraud or intentional misrepresentation on the part of the applicant
- Patient protections including designation of pediatrician and OB/GYN as the primary care provider (consistent with North Carolina law)
- New requirement for external review for self-funded group plans and changes to existing internal appeal provisions (such as providing denial notices – for example, EOBs and appeal notices – in a “culturally and linguistically appropriate manner,” based on certain guidelines and including additional, more detailed, claim information)

The ACA also established a grandfathering provision. Policies that were in effect when health care reform was enacted on March 23, 2010, may be granted grandfather status. This means that they may be exempt from many of the law's near-term and long-term requirements. For more details on how grandfathering impacts the provisions above, review the [Health Care Reform and Grandfathering spotlight](#).

What happens now?

Many more provisions will become effective during 2011-2013; yet 2014 is when some of the more transformational provisions of health care reform will be effective, such as an individual mandate requiring people to have insurance coverage. As reform takes shape, BCBSNC will keep North Carolinians updated at www.nhealthreform.com.

For More Information

Federal Health Reform Site: www.healthcare.gov

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