

Healthcare Reform – Grandfathered Health Plans

Academic Faculty, Administrative Professionals,
Veterinary and Clinical Psychology Interns,
Post Doctoral Fellows
HUMAN RESOURCES

The CSU medical plans (Green and POS) are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limit on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at (970) 491-MyHR (6947). You may also contact the U.S. Department of Health and Human Services.

For additional information on Healthcare Reform, visit www.HealthCare.gov.



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