

Effective for plans years beginning on or after September 23, 2010, a variety of Model Notices are now required by the Patient Protection and Affordable Care Act. These Notices include:

GRANDFATHERED HEALTH PLAN MODEL NOTICE

To maintain status as a grandfathered health plan, the plan or health insurance coverage must include in any plan materials which describe the benefits provided, a statement that the plan or coverage believes it is a grandfathered plan within the meaning of section 1251 of PPACA and must provide contact information for questions and complaints.

A sample DOL Model Notice for Grandfathered Plans is enclosed for your use.

EXTENSION OF DEPENDENT COVERAGE TO AGE 26 – Required for all Plans

The regulations require a plan or issuer to give an adult child (to age 26) the opportunity to enroll under their parents plan. This enrollment opportunity must continue for at least 30 days (including written notice of the opportunity), regardless of whether the plan offers an open enrollment period and regardless of when any open enrollment period might occur. This enrollment opportunity must be provided not later than the first day of the first plan year beginning on or after September 23, 2010. **The notice may be included with other enrollment materials that a plan distributes, provided the statement is prominent.**

A sample DOL Model Notice for Extension of Dependent Coverage to Age 26 is attached.

PATIENT PROTECTION MODEL DISCLOSURE – This is NOT required for Grandfathered Plans

Section 2719A of PPACA requires plans to provide notice to participants of certain rights including (1) to choose a primary care provider or pediatrician when a plan requires designation of a primary care provider; or (2) obtain obstetrical or gynecological care without prior authorization. The notice must be provided whenever the plan provides a participant with a Summary Plan Description or other similar description of benefits. This notice must be provided no later than the first day of the first plan year following September 23, 2010.

A sample DOL Model Notice of Patient Protection is attached.

LIFETIME LIMIT NO LONGER APPLIES AND ENROLLMENT OPPORTUNITY- Required for All Plans

Plans are required to give written notice that the lifetime limit on the dollar value of all benefits no longer applies and that an individual, if covered, is once again eligible for benefits under the plan. If the individual is not enrolled in the plan, or if an enrolled individual is eligible for but not enrolled in any benefit package under the plan, then the plan must also give such individuals an opportunity to enroll. This opportunity to enroll must continue for at least 30 days. The notices and enrollment opportunity must begin no later than the first day of the first plan year beginning on or after September 23, 2010. For individuals who enroll under this opportunity, coverage must take effect not later than the first day of the first plan year beginning on or after September 23, 2010.

These notices may be provided to an employee on behalf of the employee's dependent. The notices may be included with other enrollment materials that a plan distributes to employees, **provided the statement is prominent.**

A sample DOL Model Language for Lifetime Limit No Longer Applies and Enrollment Opportunity is attached.

If you have any questions, please contact Dorae Allen at Stuckey Insurance 602-264-5533 extension 5 or dorae.allen@stuckeyinsurance.com.