

Welcome to our second e-mail update regarding Healthcare Reform. Our next few e-mails will deal exclusively with parts of the new law that go into effect between now and the end of 2010. Last week the U.S. Department of Health and Human Services (H.H.S.) released additional guidance for Dependent Coverage through Age 26. Many insurance companies, law firms, non-profit foundations and others have published analysis on this new H.H.S. guidance. Lakeshore Employee Benefits thinks BCBS has issued one of the very best.

As you review this Q & A format from BCBS please keep a couple of things in mind:

- While this attachment is produced by BCBS, most of the information applies to all health plans.
- Many insurance companies (including BCBS, BCN & Priority Health) have agreed to live under these new rules already for dependents who were still on the coverage as a dependent back in May. We are still waiting on details from the health plans for those who are not currently on coverage as a dependent. This law actually goes into effect on each employers plan year - after September 23, 2010. Our best guess is that these - now eligible, but not currently covered - dependents will be allowed to come back on during your plans open enrollment.
- Plan Year – Some confusion about this. In most cases if you have BCBS or BCN (and you are not on a H.R.A.) your plan year is 1-1 NOT the date of your renewal. If you have Priority Health your plan year IS most likely the same as your renewal date. If you have coverage with another company and are not sure, please give us a call or e-mail. We will be able to answer this for you.
- BCBS & BCN have just determined that charging additional premium for the young adults (FC – Family Continuation Riders) between the ages of 19 and 26 will NOT be allowed under Healthcare Reform. BCBS & BCN will be revising their rating policies and more information will follow. With most clients Priority Health does not break out an additional charge for these young adults.

Please call or e-mail us at anytime for assistance understanding Healthcare Reform. Keep in mind that many sections of these new laws are phased in over the next 8 years will need additional guidance/details from H.H.S., I.R.S. and other Departments of the Federal Government before implementation. To review past e-mail updates please visit our web site at:
<http://www.lakeshoreemployeebenefits.com/index.php?page=news>

