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HEALTHCARE REFORM & WHAT HAPPENS RIGHT NOW

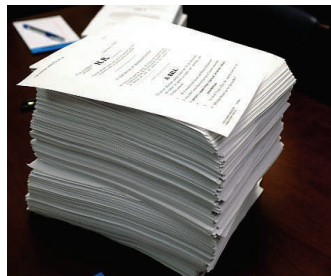
As you are well aware of by now, Congress passed the "Patient Protection and Affordable Care Act," dubbed the healthcare legislation and signed into law on March 23rd by President Obama. Of course, the first question will be "how does this change the health insurance landscape in the short term?" Let's look at some of the elements that will be enacted upon for the "near" future:

1) There will be **no lifetime** limits placed on medical plans beginning on or after 9/23/2010. For existing medical plans, the new law states that this change will be implemented on a group's renewal.

2) There will be **no Pre-Existing** conditions for dependent children on

medical plans on or after 9/23/2010.

For adults, this will be implemented in 2014. Remember that in New York, under Community Rating, this is more or less in effect and



will not have an impact on the group side. Individual plans will be most impacted by this change.

3) **Dependent coverage will be extended to age 26** on or after 9/23/2010. This again will be implemented on the group's

renewal on or after 9/23/2010.

Remember these changes only affect medical plans and do not apply to ancillary coverages. Many of the additional provisions of this act will be implemented in succeeding years through 2014. I will provide more detail about these changes as information becomes available.

On the small group side, with Health Net's transition to Oxford, note that Oxford will be offering those insureds a **Liberty Plan Option** based on a "price point" to what the insured currently is paying and not by benefits. Be sure to carefully review these transition plans to evaluate benefits that may be lost.

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