

Healthcare Reform Notice Requirements

Statement of Grandfather Status

This group health plan believes this plan or coverage is a “grandfathered health plan” 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 preventive 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 limits on benefits.

Notice of Rescission of Coverage

Coverage may only be rescinded (i.e., retroactively revoked) due to fraud or intentional misrepresentation, or due to failure to pay premiums. A 30 day advance notice is now required before coverage can be rescinded. The regulatory agencies have not yet issued model language to be used for coverage rescissions.

Notice of Lifetime Limit No Longer Applies and Enrollment Opportunity

The lifetime limit on the dollar value of benefits under The Research Foundation of State University of New York Graduate Student Employee Health Plan no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice to request enrollment.

Notice of Opportunity to enroll in connection with Extension of Dependent Coverage to age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in The Research Foundation of State University of New York Graduate Student Employee Health Plan. Individuals may request enrollment for such children for 30 days from the date of notice. Enrollment will be effective August 15, 2011. For more information contact your campus benefits office.