

Beyond the Exchange: Additional ACA health insurance reforms*

Jennifer Carbee, Legislative Counsel, Vermont Legislative Council

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Provision	Plans affected, <i>regardless</i> of whether they are offered through an exchange	Applicability and effective date
Requirement to offer plans at bronze, silver, gold, and platinum levels	All individual and small group plans, <i>except</i> grandfathered plans	January 1, 2014
Requirement to offer essential health benefits package	All individual and small group plans, <i>except</i> grandfathered plans	January 1, 2014
Annual cost-sharing limits equal to limits for Exchange plans	All individual, small group, and large group plans, <i>except</i> grandfathered plans	January 1, 2014
Ban on pre-existing condition exclusions applied to children	All individual, small group, and large group plans, <i>except</i> grandfathered plans	Plans issued on or after September 23, 2010 (six months after the ACA was enacted)
Ban on pre-existing condition exclusions in any plan	All individual, small group, and large group plans, <i>including</i> grandfathered group plans but <i>not</i> grandfathered individual market plans	January 1, 2014
Ban on lifetime limits for essential health benefits	All individual, small group, and large group plans, <i>including</i> grandfathered plans	Plans issued on or after September 23, 2010
Ban on annual limits for essential health benefits	All individual, small group, and large group plans, <i>including</i> grandfathered group plans but <i>not</i> grandfathered individual market plans	January 1, 2014
Ban on cost-sharing (co-pays, coinsurance, or deductible) for preventive services	All individual, small group, and large group plans, <i>except</i> grandfathered plans	Plans issued on or after September 23, 2010
Coverage for dependent children up to age 26	All individual, small group and large group plans, <i>including grandfathered plans</i> (but for grandfathered plans – until 2014, coverage was only if the dependent did not have access to employer-sponsored insurance)	Plans issued on or after September 23, 2010

* Selected reforms only; does not include, e.g., waiting periods, nondiscrimination provisions, clinical trials, or ACA reforms already in effect in Vermont such as guaranteed issue and community rating