

## *Grandfathered Health Plan*

The Star Tribune medical plans are considered a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act, also known as Health Care Reform). The dental program is not subject to the Affordable Care Act because it is a HIPAA-excepted benefit, as defined by the Internal Revenue Service (IRS) and Department of Labor (DOL). 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 the 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 certain benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Fay Coggshall, Employee Benefits Manager. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.