

Health Reform Provisions and the Applicability of Grandfathering

Reform provision	Grandfathered	Non-Grandfathered
Dependents to 26	X	X
Unlimited Lifetime maximums	X	X
No Annual \$ Limits	X for group No for individual	X
No Pre-Ex for Dependents	X for group No for individual	X
No Rescissions	X	X
100% Preventive Care		X
ER care at in-network level		X
Pediatrician as PCP		X
No referral to OB/GYN		X
Appeals (internal/external)		X
Non-Discrimination applies to fully insured groups		X
Quality of care reporting requirement 2012		X
Rating Limitations 3:1 2014		X
Must cover essential benefits 2014		X
Medical Loss Ratio 80% individual/small group 85% large group	X	X