

# Got Grandfathered Plan Business?

*Health Net stops the clock – for your clients*

2014 is around the corner, and with it will come some of the biggest provisions of health care reform. The changes promise to connect more people to affordable health insurance. That's ultimately a good thing for all of us. Between now and then, though, there are a lot of unknowns.

We may not have a crystal ball, but we do have options. **We're keeping our grandfathered plans open** so your clients have more time to decide whether to keep what they know or make a change.

## *What it means to stay grandfathered*

Clients who have a Health Net grandfathered plan can keep it for 2014 and **continue to save.**

In fact, they can keep it for as long as the plan is offered, if the group doesn't remove or make significant changes to the plan per the requirements of the Affordable Care Act (ACA).

**Grandfathered plans are exempt from certain mandates that can add to cost, such as:**

- Eliminating differences in coverage or premiums based on salary.
- Certain limits on out-of-pocket costs for participants in 2014.

Grandfathered plans **do incorporate** three key protections of the ACA:

- no lifetime limits
- no restricted annual limits
- extension of dependent coverage up to age 26

## *The choice to wait and see*

While the ACA expands benefits and offers other advantages, keeping a grandfathered plan can **mitigate uncertainty** and provide rate and benefit stability.

So, **is it wise to stay grandfathered or jump into the world of health care reform?** Use our decision chart to help your clients think it through.

*(continued)*



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Health Net



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*The right move*



*Keep a sure thing. Keep Health Net.*

In this time of change, you've got one sure thing. Health Net. We're here to help you and your clients navigate health care reform and choose the benefit-cost combination that works for their business in 2014 – whether that's staying grandfathered or choosing something new.

**Your Health Net Account Manager is standing by to help with any questions you may have.**