Health Care Reform Next Steps for Oxford Plans

We are committed to keeping you informed about how we are communicating with your clients and their employees about health care reform provisions. Please be aware that the attached Health Reform flyers will be mailed to all Oxford groups beginning Thursday, September 23, 2010.

The flyers outline next steps regarding the adoption of the new provisions and grandfather status. Versions are available for groups with 2 to 99* employees, groups with 100 or more employees, and for self-funded groups.

If you have any questions about the Health Reform flyers, please contact your Oxford representative.

* In Connecticut, this includes sole proprietors and groups of one.

Please do not reply to this e-mail. To unsubscribe from future e-mail communications, send an e-mail with your full name and the name of your company to brokeremail@unitedhealthcarenortheast.com. Include the phrase “Unsubscribe E-mail” in the subject line. MS-10-725
Health Reform – next steps for fully insured groups with 2 to 99 employees*

Small businesses renewing or seeking new Oxford coverage will be offered health plans that meet the first year requirements of the Patient Protection and Affordable Care Act.

Immediate adoption of the mandated reform provisions: The following reform provisions are required (regardless of grandfather status) and will be implemented for Oxford plans effective on plan years beginning on or after September 23, 2010:

• Dependents will now be covered to age 26, or older if required by applicable state law;
• Pre-existing condition exclusions will be removed for enrollees under age 19; and
• Lifetime and certain restricted annual coverage limits will be removed on “essential health benefits”.

Adoption of other 2010 non-mandatory health care reform provisions: For small fully insured business customers, we are also applying all the following reform provisions for plan years effective on or after September 23, 2010:

• 100% coverage of “preventive care” benefits;
• Modifications to ensure reform compliant claim and appeals processes;
• Patient protection provisions, such as access to OB/GYN services without a referral, selection of pediatricians as PCP, and coverage of emergency services in accordance with the new rules (e.g., without pre-authorization); and
• Dependents will be eligible for coverage to age 26 regardless of access to their own employer-sponsored health plan.

These initial provisions have no effect on grandfathered status: While these changes will apply to all small business plans, the changes will not, by themselves, impact grandfather status for any plan seeking to maintain grandfather status.

Employer tracking of grandfathered status documentation: We ask that employers be responsible for the grandfather status maintenance and reporting obligations required to maintain grandfathered status for their plan.

For further updates on navigating health reform, please contact your account representative or visit the employer site at www.oxfordhealth.com.


* In Connecticut, this also applies to sole proprietors and groups of one.

UnitedHealthcare proprietary and confidential. Copying is restricted without UnitedHealthcare’s prior written consent. This is intended to provide general guidance and is not a statement of actuarial opinion, and should not be considered legal advice.

© 2010 United HealthCare Services, Inc.
Health Reform – next steps for fully insured groups with 100+ employees

We are pleased to offer plans that meet the requirements of the Patient Protection and Affordable Care Act for large fully insured business customers renewing or seeking Oxford coverage.

Immediate adoption of the mandated reform provisions: The following reform provisions are required (regardless of grandfather status) and will be implemented for Oxford plans effective on plan years beginning on or after September 23, 2010:

• Dependents will now be covered to age 26, or older if required by applicable state law;
• Pre-existing condition exclusions will be removed for enrollees under age 19; and
• Lifetime and certain restricted annual coverage limits will be removed on “essential health benefits”.

Adoption of other 2010 non-mandatory health care reform provisions: For large fully insured business customers, we are also applying all the following reform provisions for plan years effective on or after September 23, 2010:

• 100% coverage of “preventive care” benefits;
• Modifications to ensure reform compliant claim and appeals processes;
• Patient protection provisions, such as access to OB/GYN services without a referral, selection of pediatricians as PCP, and coverage of emergency services in accordance with the new rules (e.g., without pre-authorization); and
• Dependents will be eligible for coverage to age 26 regardless of access to their own employer-sponsored health plan.

These initial provisions have no effect on grandfathered status: While these changes will apply to all large business plans, the changes will not, by themselves, impact grandfather status for any plan seeking to maintain grandfather status.

Large employers may exclude 100% preventive care benefits on an exception basis: Employers may use our existing benefit exception process to request the delayed implementation of the 100% preventive care provisions.

Employer tracking of grandfathered status documentation: Customers that seek to opt out of the 100% preventive care benefit must complete an Oxford attestation form regarding their plan’s grandfather status. We ask that employers be responsible for the grandfather status maintenance and reporting obligations required to maintain grandfathered status for their plan.

For further updates on navigating health reform, please contact your account representative or visit the employer site at www.oxfordhealth.com.

Health Reform – next steps for large self-funded businesses

As a large self-funded customer, we are pleased to inform you of the upcoming changes for new and renewing business related to the new Patient Protection and Affordable Care Act.

Immediate adoption of the mandated reform provisions: The following reform provisions are required (regardless of grandfather status) and will be implemented for Oxford plans effective on plan years beginning on or after September 23, 2010:

• Dependents will now be covered to age 26;
• Pre-existing condition exclusions will be removed for enrollees under age 19; and
• Lifetime and certain restricted annual coverage limits will be removed on “essential health benefits”.

Adoption of other 2010 non-mandatory health care reform provisions as outlined in the new Patient Protection and Affordable Care Act is also encouraged: We encourage all self-funded customers to adopt the following health care reform provisions for plan years on or after September 23, 2010:

• 100% coverage of “preventive care” benefits;
• Modifications to ensure reform compliant claim and appeals processes; and
• Patient protection provisions, such as access to OB/GYN services without a referral, selection of pediatricians as PCP, and coverage of emergency services in accordance with the new rules (e.g., without pre-authorization).

Existing self-funded customers have a choice on certain reform provisions: Beginning with plan years on or after September 23, 2010, existing grandfathered customers will have the choice of including the non-mandatory reform provisions without impacting their plan's grandfather status. We will work with each client to determine which non-mandatory provisions will be implemented early.

Employer verification and tracking of grandfather status: We request that customers determine their health plan's grandfather status and provide any maintenance obligations, such as notice and reporting as required. For employers considering making plan changes, or otherwise dropping grandfather status, we are available to assist with any assessments or reporting.

For further updates on navigating health reform, please contact your account representative or visit the employer site at www.oxfordhealth.com.