

Greenbush Health Trust

Grandfathered Rates				
FY2015 RATES Grandfathered (10/1/14 - 9/30/15)				
	Employee	E/Child	E/Spouse	E/Dependents
Option 1	\$588.00	\$1,026.00	\$1,049.00	\$1,485.00
Option 2	\$537.00	\$939.00	\$957.00	\$1,357.00
Option 3	\$469.00	\$820.00	\$837.00	\$1,185.00

FY2016 RATES Grandfathered (10/1/2015 - 9/30/16)				
	Employee	E/Child	E/Spouse	E/Dependents
Option 1	\$599.00	\$1,046.00	\$1,069.00	\$1,514.00
Option 2	\$548.00	\$958.00	\$976.00	\$1,384.00
Option 3	\$475.00	\$831.00	\$849.00	\$1,201.00
DOLLAR CHANGES				
	Employee	E/Child	E/Spouse	E/Dependents
Option 1	\$11.00	\$20.00	\$20.00	\$29.00
Option 2	\$11.00	\$19.00	\$19.00	\$27.00
Option 3	\$6.00	\$11.00	\$12.00	\$16.00
PERCENTAGE CHANGES				
	Employee	E/Child	E/Spouse	E/Dependents
Option 1	1.9%	1.9%	1.9%	2.0%
Option 2	2.0%	2.0%	2.0%	2.0%
Option 3	1.3%	1.3%	1.4%	1.4%

Non-Grandfathered Rates				
FY2016 RATES Non-Grandfathered (10/1/2015 - 9/30/16)				
	Employee	E/Child	E/Spouse	E/Dependents
Option 1	\$603.00	\$1,052.00	\$1,073.00	\$1,519.00
Option 2	\$554.00	\$964.00	\$984.00	\$1,393.00
Option 3	\$492.00	\$858.00	\$876.00	\$1,242.00

Grandfathered vs. Non-Grandfathered

Below are the main changes if made on or after March 23, 2010 that will cause an employer-sponsored group health plan to lose grandfathered status.

- Did employer significantly cut or reduce benefits?
- Did employer raise co-insurance charges?
- Did employer significantly raise deductibles?
- Did employer significantly raise co-payment charges?
- Did employer significantly lower employer contribution?

The Trust as a whole has not made any plan changes to the plan that would cause a district/group to lose its Grandfathered status. However, each district will have to look at "Did employer significantly lower employer contribution?" Grandfathered plans cannot decrease the percent of premiums the employer pays by more than 5 percentage points measured from March 23, 2010 or it will be considered significant and they will lose their Grandfather status. (For example, if employers decrease their own share and increase the workers' share of premium from 15% to 25% they will lose their Grandfathered status.

A group may choose to go Non-Grandfathered, if that is the case you just have to inform Drennette at Greenbush Health and your BCBSKS representative when they deliver your renewal.

Once a group loses its Grandfather status they cannot get it back.

A Non-Grandfathered plan will have:

- 100% coverage with no cost sharing on preventative services (See attached flyer). Claim has to be submitted as preventive services by physician/service provider.
- Non-Grandfathered plans have Out-Of-Pocket maximum limits that include your deductible, co-insurance, and co-pays. The deductibles and co-insurance amounts are the same as the Grandfathered plan. But, your co-pays (\$20.00 doctor office visit and prescription drug co-pays) accumulate towards your out of pocket maximum and if you ever reach that maximum they would be paid at 100%. (Currently \$6,350 individual /\$12,700, 2 or more). These maximum amounts will increase each year, as decided by the IRS.
- Non-Grandfathered plans will pay a small additional premium for the enhanced benefits.

Under the Affordable Care Act (ACA), non-grandfathered, fully-insured group health plans will be required to comply for the first time with federal nondiscrimination rules related to compensation. These rules, which have historically applied only to self-insured health plans, prohibit discrimination in favor of highly compensated individuals.

The nondiscrimination rules were set to be effective for plan years beginning on or after September 23, 2010. However they have been delayed indefinitely, pending the issuance of regulation from the Internal Revenue Service. Once regulations are issued, they will specify the new effective date and they have stated plans will have time to comply before being penalized.

You may want to talk to your Section 125 provider and legal counsel before deciding to go Non-Grandfathered!