



Regence BlueCross BlueShield of Utah is an Independent  
Licensee of the Blue Cross and Blue Shield Association

## **Health Care Reform Benefit Changes for Employers Groups 2-99**

Regence has long supported health care reform, and is pleased with the progress made when the Patient Protection and Affordable Care Act was enacted in March 2010 as part of health care reform. Below are highlighted changes to our standard benefits.

### **Dependent Age**

On plans that currently provide dependent coverage for children, coverage will now be available for adult children up to age 26 regardless of marital or student status, or financial dependence.

### **Annual Dollar Limits**

Beginning in 2014, the new law prohibits annual dollar limits for benefits that are deemed “essential.” Prior to 2014, “restricted” annual dollar limits for essential benefits are permitted. To date, the guidelines issued by the U. S. Department of Health and Human Services (HHS) have been broad and not exhaustive in defining essential benefits, and specific clarification of this component of the legislation is not expected until late 2011. Therefore, Regence has decided to treat almost all benefits offered by Regence as “essential,” except dental services and vision. Please note that vision screening for children up to age five and oral health risk assessments for preschool children are considered essential for all Regence plans. Additionally, the adoption benefit will be excluded, and not considered essential. While all other benefits, with these few exceptions, are deemed essential, it is still permissible for them to be subjected to an aggregate annual dollar limit. The HHS guidance allows that annual dollar limit to increase from year to year. However, to avoid yearly adjustments to the dollar limit in your plan, Regence has chosen to implement a \$2,000,000 annual dollar limit on all essential benefits effective immediately. Alternative forms of limits, such as a number of days one can stay in a facility or a number of visits for a particular type of care, are allowed. Therefore, we will not be making any changes to benefits that have non-dollar limits and where able have changed some dollar limit benefits to day or visit limits to stabilize any rate impacts.

### **Lifetime Dollar Limits**

Overall lifetime dollar limits and lifetime dollar limits on essential benefits are prohibited.



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## **Pre-existing Condition Waiting Periods for Enrollees Under Age 19**

Pre-existing condition waiting periods will not be applied for enrollees under age 19.

## **Preventive Services**

Regence is adding coverage in new insurance policies for preventive visits and certain preventive services with no cost-sharing for members. Preventive services included in this mandate are certain recommendations of the United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and the Health Resources and Services Administration. These recommended preventive services will be covered at 100%, no deductible, and no copayment when provided by preferred and participating providers. Please note that in addition to preventive procedures, some medications are included in the preventive services list. These medications do require a prescription.

Health insurers continue to receive guidance from HHS regarding various provisions of the new law. Therefore, this information is subject to change. Nothing in this document should be construed as legal advice.