

# Grandfathered Plan Status Certification

## Instructions for Completing this Certification

The Patient Protection and Affordable Care Act (ACA), as amended, allows fully insured and self-funded employers to choose not to comply with some ACA requirements if they meet two conditions: (1) the employer health plan had enrollment on March 23, 2010; and (2) the employer does not change the health plan in a material way (e.g., decrease in benefits, increase the employee premium contribution percentage, and other changes that shift costs to employees). These plans are commonly called **grandfathered health plans**.

Complete the checklist below and certify whether your plan, based on the benefit changes from your current plan year to your next plan year, meets the definition of a grandfathered plan for your plan year beginning after September 23, 2010. If the plan meets all the requirements listed below, plans should certify that this option is considered grandfathered under ACA. This step should be completed for each plan option.

If your plan is considered grandfathered, your plan must comply with certain notification and records retention requirements. Specifically, a statement must be included on all plan materials provided to enrollees indicating that the plan is grandfathered, and you must maintain records documenting the terms of the plan that were in effect on March 23, 2010.

This document is not intended as legal or compliance advice. Consult with a qualified professional for specific guidance on how grandfathering might apply to your health plan.

**Return this completed Certification to your MVP Account Representative prior to your next renewal.**

## Section 1: Group Information

(Please print)

Group Name	Plan Option	Effective Date

## Section 2: Category Certifications

	Does the plan option year beginning after September 23, 2010 comply?
<b>Benefits</b> Plan has not eliminated all, or substantially all, benefits to diagnose or treat a particular condition.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Co-Insurance</b> Plan has not made any increase in member paid co-insurance.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Deductibles or Out-of-Pocket Limits</b> Plan has not increased deductibles or out-of-pocket limits more than medical inflation* plus 15 percentage points.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Co-Payment</b> Plan has not increased co-payments more than the greater of: (1) \$5 increased by medical inflation*, i.e., \$5 times medical inflation plus \$5; or (2) medical inflation plus 12 percentage points, by expressing co-payment as a percentage.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Annual Limits</b> Plan has not imposed any new overall annual limits on the dollar value of all benefits.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Employer Contribution</b> Plan has not decreased the employer contribution rate by more than five percentage points below the contribution rate for the coverage period that includes March 23, 2010.	<input type="checkbox"/> Yes <input type="checkbox"/> No

\*Medical Inflation means the increase since March 2010 in the overall medical care component of the Consumer Price Index for All Urban Consumers (CPI-U) (unadjusted). Increase is computed by subtracting 387.142 (CPI-U for March 2010) from the indexed amount for any months before the new change is to take effect (less than 1% for information available to date).

## Section 3: Certification

Select one Certification option below.

**I selected Yes for all category certifications above.**  
 I hereby certify that the plan option in Section 1 **does meet the requirements** of the ACA as a Grandfathered plan.

**I selected No for at least one category certification above.**  
 I hereby certify that the plan option in Section 1 **does not meet the requirements** of the ACA as a Grandfathered plan.

Authorized Contracting Official's Signature

Title

Date