

PUBLICATION

Health Care Reform: Insurance Coverage Application by Market Segment and Grandfather Status

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Critical to efforts to make insurance coverage accessible and affordable as mandated by the health reform legislation signed into law in March 2010 are a series of reforms to the private insurance system. While the primary focus is the individual and small group insurance markets, elements of the legislation also impact the large group and self-insured markets.

Plans in all markets that were in place on the date of enactment (March 23, 2010) are considered to be "grandfathered" and as such are exempt from a number of provisions.

At the time of passage there were no details given regarding the circumstances under which a plan might lose its grandfather status. Interim final regulations, published on June 14, 2010, provide such detail.

Click [here](#) for a chart that provides detail on the provisions that make up the insurance market reforms and their applicability by market segment and grandfather status.

If you have any questions or need any further detail, please contact your Baker Donelson attorney.