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# HEALTH CARE REFORM and Grandfathered Plans

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## QUICK READ:

- If your HumanaOne plan was in effect before the health reform law was enacted on March 23, 2010, it's a "grandfathered" plan.

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- Having a grandfathered plan can work in your favor, so you should think carefully before you make any change to your coverage.

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- Humana won't make any changes that will affect your grandfathered status.

## What you need to know before you renew.

As you consider your renewal options this year, you have one more thing to think about: how your decisions will affect your benefits and costs in the future. That's because the recently passed federal health reform law includes special rules for plans that were in effect before March 23, 2010. These plans are called "grandfathered" plans.

If you have a grandfathered plan, think carefully before you make any change to your coverage — even a small change like raising your deductible. Doing so could cause you to lose grandfathered status — and having this status can work in your favor. For example:

- You won't be affected by some post-reform changes. For example, if premiums go up for plans sold after reform due to requirements in the law, these increases won't apply to your plan.
- You'll still be eligible for some of the consumer protections and health plan changes mandated by the reform law.

Only you can make a change that would cause you to lose this important status. Humana won't make any changes that will affect your grandfathered status.

[See the back of this page for examples of what \*could\* and \*could not\* change your status.](#)

If you have specific questions about a change to your HumanaOne policy, talk to your agent or call us at 1-877-299-4598.

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Thank you for choosing HumanaOne. We're committed to making the health reform law clear and understandable, so you can make the right choices for you and your family.

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## What could cause you to lose grandfathered status.

Here are some examples of changes that could cause you to lose this important status:

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- **You switch to a plan that pays a lower percentage of your costs** — that percentage is called “coinsurance” — compared to the plan you had on March 23, 2010. For example, if you move from a plan that covers in-network services at 80 percent to a plan that covers these services at 70 percent, you could lose grandfathered status.
- **You increase your deductible** by more than 18 percent compared to the deductible you had as of March 23, 2010. For example, moving from a \$1,000 deductible to a \$2,500 deductible would cause a loss of grandfathered status.
- **You choose a plan with higher copayments.** If your copayment for any service goes up by a certain amount — generally speaking, by more than \$5 or 15 percent — you could lose grandfathered status.
- **You choose a plan that eliminates all or most benefits for a particular condition.** For example, if you move to a plan that doesn’t cover mental health, you could lose your grandfathered status.
- **You enroll in a new plan** with an effective date anytime after March 23, 2010. This would apply whether it’s a new HumanaOne plan or a plan from a different insurance company.

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## What won't cause you to lose grandfathered status.

As long as these changes aren’t associated with one of the items above, they won’t affect your status:

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- You add or remove coverage for a family member.
- You increase your benefits — for example, by moving to a plan with a lower deductible or higher coinsurance.
- Your insurance company makes a change to comply with state or federal law, including the health care reform law.
- Your insurance company changes the premium for your current plan.

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