

State of Idaho
DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4250
Fax (208)334-4398
Website: <http://www.doi.idaho.gov>

DEAN L. CAMERON
Director

NEWS RELEASE

FOR IMMEDIATE RELEASE
April 26, 2016

CONTACT: Tricia Carney
208-334-4312
tricia.carney@doi.idaho.gov
cell 208-850-2342

“Grandmothered” health insurance plans to be extended

BOISE ID (April 26, 2016) – The Idaho Department of Insurance has announced that, per guidance from CMS, non-grandfathered transitional plans (also known as “grandmothered” plans) will be extended through December 31, 2017. Health insurance policies that were purchased between March 23, 2010 – when the ACA was signed into law – and October 1, 2013, are considered “grandmothered” policies.

“These health insurance plans were purchased before all of the ACA regulations went into effect and are not fully ACA-compliant,” says Department Director Dean Cameron. “We have established some guidelines for their renewal to protect consumers.”

- Grandmothered policies with renewals on or after August 1, 2016, will renew through December 31, 2017. This means that some plans will renew for longer than 12 months.
- Deductibles and out-of-pocket maximums must be allowed to accumulate on plans with plan-year deductibles in a manner that protects consumers from incurring additional deductibles or out-of-pocket maximums.
- Grandmothered policies must continue to comply with certain ACA provisions with respect to essential health benefits, pre-existing condition exclusions, waiting periods, and mental health parity rules.
- Carriers must provide notice at renewal informing individuals or small employers of renewal options, including plans on or off Your Health Idaho. The notice must state that some ACA market reforms are not included in the current plans.

This [bulletin](#) may be viewed on the Department website, www.doi.idaho.gov.

If you have questions about this or other insurance topics, contact the Idaho Department of Insurance by visiting www.doi.idaho.gov or by calling 334-4250 in the Boise area or 800-721-3272 toll-free statewide.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

#