

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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**NEWS RELEASE**

**FOR IMMEDIATE RELEASE**

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## **“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](http://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](http://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](http://www.doi.idaho.gov).

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