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DEPARTMENT OF INSURANCE

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BULLETIN NO. 18-03

DATE: April 19, 2018
TO: Disability/Health Insurance Carriers in Group or Individual Markets
FROM: Dean L. Cameron, Director
SUBJECT: Extension of Transitional Plans through December 31, 2019

This bulletin to carriers in the employer and individual health insurance markets provides guidance regarding the extension of non-grandfathered transitional plans (also known as "grandmothered" plans) through December 31, 2019.

[Bulletin No. 13-05](#) addressed carriers continuing to offer transitional individual and small employer policies in existence on October 1, 2013 at their 2014 renewal. Subsequent federal guidance allowed for further extensions of these plans, which the Department chose to allow. [Bulletin No. 16-03](#) set forth the requirements for extension of transitional plans through December 31, 2017, and [Bulletin No. 17-01](#) allowed for extension of these plans through December 31, 2018.

The latest CMS [guidance](#), released April 9, 2018, allows states the option of extending the transitional plans for an additional year, through December 31, 2019.

Transitional plans in the Idaho individual and small group markets will be permitted to extend through December 31, 2019. Based on the requirements of [Bulletin No. 16-03](#) and [Bulletin No. 17-01](#), all transitional plans must now be on a calendar year renewal schedule. Carriers offering these plans must offer policyholders a renewal for the 12 month period beginning January 1, 2019.

The transitional plans must continue to comply with the following ACA provisions:

- Elimination of annual dollar limits on EHB as defined by the Idaho benchmark plan, to the extent the transitional plans cover EHB
- No pre-existing condition exclusion (small groups)
- Waiting periods not to exceed 90 days (small groups)
- Mental health parity rules (individual plans upon renewal July 1, 2014 or later; not applicable to small group plans)

Carriers are required to provide a notice at renewal which informs the individual or small employer of the option to renew the existing coverage or to enroll in a new plan on or off Your Health Idaho, and also includes the information that some ACA market reforms are not included in their current plans. The notice, available on the Department [website](#), must be used without modification, and must be mailed without any other materials except for a cover letter, which may include the renewal premium.

If you have questions concerning this bulletin, please contact the Department of Insurance at (208) 334-4250.