



## **Just Changing Insurance Carriers No Longer Results in Loss of Grandfathered Health Plan Status**

The Departments of Health and Human Services, Labor, and Treasury have issued an amendment to the "Grandfathered" health plan status rules. Insured group health plans will no longer lose grandfathered plan status solely by changing health insurance carriers. All other existing rules still apply - for example, health plans will lose grandfathered plan status if changes are made to reduce benefits or increase participant costs beyond allowable thresholds.

Self-funded plans can change third-party administrators without necessarily losing grandfathered plan status.

A fact sheet is available at:

<http://www.hhs.gov/ociio/regulations/grandfather/factsheet.html>

The full amendment is available at: <http://www.dol.gov/ebsa/pdf/2010-28861-PI.pdf>

Please do not hesitate to contact your SBA consultant with any questions:

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