Disclosures due to Health Care Reform Changes

Disclosure of Grandfather Status

UCSD Medical Center believes this health plan coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain provisions of the Affordable Care Act that apply to other plans. Grandfathered health plans must comply with certain other provisions in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which provisions apply and which provisions do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at 619-543-7891. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Eligibility: Dependent coverage to age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26, are eligible to enroll in UCSD Medical Center’s health plans. Individuals may request enrollment for such children for 30 days from the date of notice. Enrollment will be effective retroactively to July 1, 2011. For more information, contact Elaine Garrido at 619-543-7820.