



# Focus on: REFORM



## Eligibility and Underwriting Rules



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## Termination Effective Dates for Nonpayment of Premium

If a member has an APTC, how many months before for the policy is cancelled for non-payment?

**The policy is terminated after  
3 months**

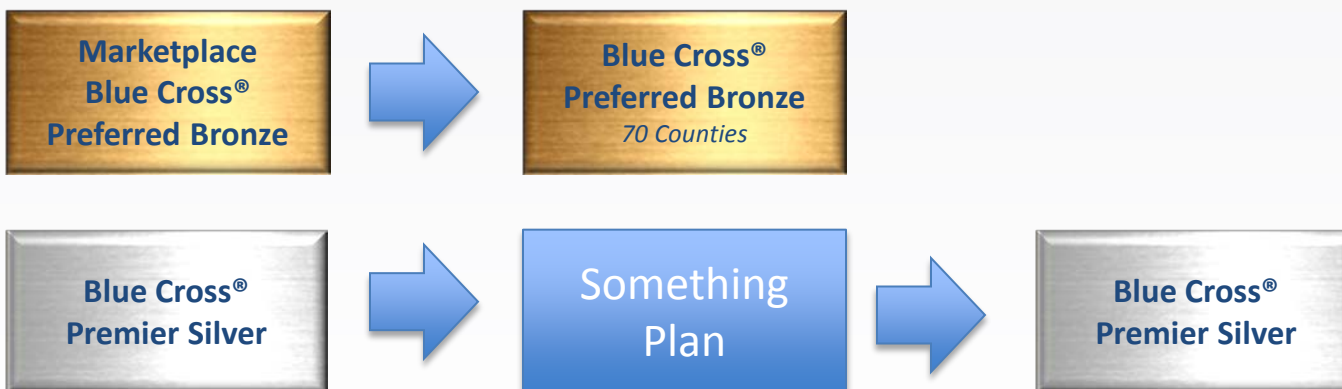


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## Totals Carryover

Beginning January 1, 2014, the IBU (BCBSM and BCN) **must allow Totals ON and OFF the Marketplace to carryover** as follows:



*NOTE: Benefit frequency limits will restart if switch plans. 2014 products do not have any dollar maximum limits.*



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## Grace Periods

With an APTC  
(Marketplace Only)

Without any APTC  
(On or Off  
Marketplace)

- 3 Month** Grace Period
- Claims held in months 2 and 3
- Rx Claims in months 2 and 3 will be out of pocket
- No payment results in coverage through the last day of the 3 month grace period\*

- 30 Day** Grace Period
- No coverage during Grace Period
- No payment results in coverage through the last day paid\*

\* Must have received initial payment to have grace period



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## Rating

### Factors for Medical and Dental

- Plan
- Network
- Geographic Area
- Age
- Family Size
- Tobacco (not used on Dental)

### Rating Information

- Each person has their own rate based upon their age and tobacco usage
- For children under the age of 21, BCBSM/BCN can only charge for the 3 oldest children under 21
- Pediatric Dental coverage will have a rate of \$0 for individuals who are age 19 and over



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## Definition of Pediatric:

- For medical:
  - 21 years (20 years, 364 days)
- For dental
  - 19 years (18 years 364 days)
  - Note: Adult dependents...26 years







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## Product Rating Example



## Total Rate

John's rate at age 32  
Kim's rate at age 29

Child #1 at < 21 rate  
Child #2 at < 21 rate  
Child #3 at < 21 rate  
(Child #4 is covered but not rated)

*NOTE: If the subscriber or spouse is under the age of 21, they are not included in the three child maximum.*



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## Marketplace Bits and Pieces

- The Marketplace will be determining eligibility for individuals who enroll through the Marketplace
- Eligibility determination is similar
- The Marketplace will determine eligibility for the APTC
- Change requests for plans sold through the Marketplace must be requested through the Marketplace
- APTC will be determined and allocated by family member
- Each member may enroll in more than one plan (this is the exception), but they may only apply their APTC to one plan
- The member may elect to have a different amount apply to their plan for the APTC
- Special termination grace periods apply ONLY if an APTC is received by the member