

The Patient Protection and Affordable Care Act

In March 2010, Congress passed and the President signed into law the Affordable Care Act. As a result of the Act, TeamstersCare is required to provide you with certain health care coverage and information.

Grandfathered Plan under the Affordable Care Act

TeamstersCare believes that our plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. A grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered plan means that TeamstersCare may not include certain consumer protections of the Act that apply to other plans. For example, we are not required to follow the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Act, such as the elimination of lifetime dollar limits for benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause the plan to change status can be directed to the TeamstersCare Executive Director, at (617) 241-9220 ext. 244. You may also contact the Employee Benefits Security Administration, US 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.