



The State Health Benefit Plan and Health Care Reform

You have heard a lot recently about the passage of the Patient Protection and Affordable Care Act (H.R. 3590) and the Health Care and Education Reconciliation Bill. You likely know the Bill will have quite an effect on people without health insurance, but what does it mean to State Health Benefit Plan (SHBP) members and their families?

Here are the changes we know of to date:

No SHBP health plan or eligibility changes will occur during 2010 as a result of health care reform. However:

Beginning January 1, 2011

- Dependent children, no matter what their marital status or student enrollment, can be covered until they turn 26 years old unless they are eligible for coverage elsewhere
- Lifetime maximums will be removed – currently, there is a two million dollar lifetime cap for coverage for all members of SHBP, and this cap will be removed on January 1, 2011
- The exclusion for pre-existing conditions for dependent children under 19 has been removed
- It does not appear that benefits will change in 2011 for members with Medicare Advantage Plans as a result of Health Care Reform
- It is too early to determine what the costs for 2011 will be for Medicare Advantage Plans