

The group health plans for Iowa State University benefits eligible employees, Wellmark Blue Cross and Blue Shield of Iowa, believes this 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 consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections 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 Wellmark Blue Cross and Blue Shield of Iowa at 1-800-494-4478 for ISU Plan or for State of Iowa Plans, 1-800-622-0043, 1-800-5337801, or 1-800-355-2031. Check your Wellmark number card for the correct number to call. You may also contact that U.S. Department of Health and Human Services at www.healthreform.gov.