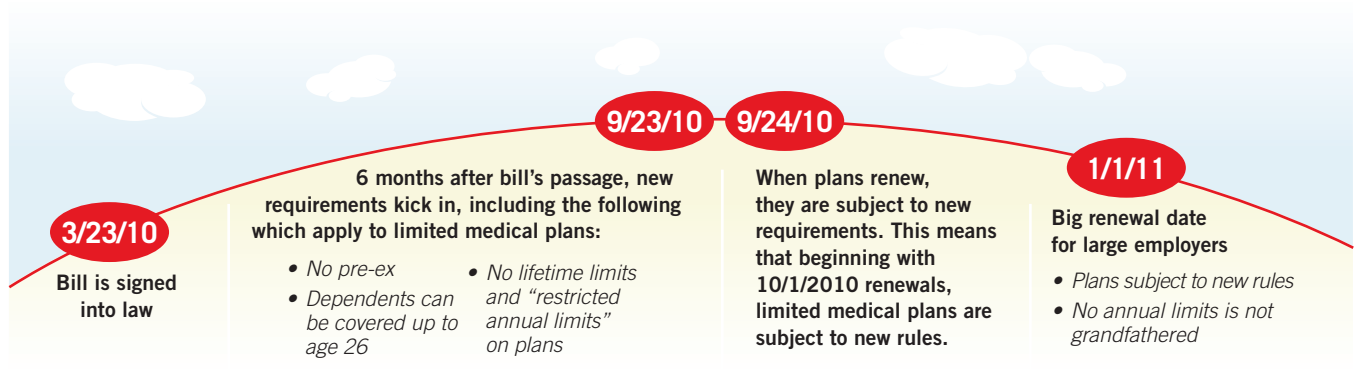


Capitalize on Uncertainty

An opportunity for brokers to provide solutions



Health Care Reform 2010 – Brief Timeline



Who is subject to the new rules and who is exempt?

Plans subject to new regulations: All group health insurance plans, including limited medical plans that issue creditable coverage letters or limited major medical plans

Plans that are exempt: Fixed Indemnity plans that don't issue creditable coverage letters or represent themselves as a "true group health insurance plan"

What will happen to groups renewing after 9/23/10 that were on a limited medical plan subject to the health care reform rules regarding the removal of annual and lifetime limits?

Scenario 1 – They get non-renewed because the plans can't meet the new rules

Scenario 2- They get renewed with significant rate increases

Scenario 3 – They move to a fixed indemnity style limited medical plan

What will groups do? Where do we go from here?

Smart brokers will find new solutions and put their clients into limited medical coverage that will be around, even after 12/31/2013. Take steps now to find the right fixed indemnity limited medical partner to help you and your clients through this transition.



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(800) 551-3424
www.frameworkhealthplan.com
info@frameworkhealthplan.com