



Definition of Plan Year

The Patient Protection and Affordable Care Act of 2010 (PPACA) considers group health plans that existed on the date of enactment (3/23/2010) as “Grandfathered” plans.

Grandfathered plans are only required to comply with certain insurance reforms. These reforms become effective for **Plan Years** beginning on or after 9/23/2010 (6 months after enactment of the law).

Blue Cross Blue Shield of Wyoming (BCBSWY) is planning to make these required changes to your plan concurrent with your first renewal after 9/23/2010.

However, a small number of group health plans may have an established **Plan Year** that is different from their renewal year with BCBSWY. As an example, a large employer may have an independently established **Plan Year** as part of its ERISA 5500 filing requirements. If a plan has an established **Plan Year** that does not match its renewal date with BCBSWY, it may be necessary to make these required changes on a date other than the first renewal after 9/23/2010.

It is our belief that having an independently established **Plan Year** is not a common situation. However, if you believe that your plan is impacted, please contact your BCBSWY marketing representative to discuss your particular situation.