



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).

For most employer plans it is expected that these required changes will be made concurrent with the first renewal after 9/23/2010.

However, some group health plans may have an established **Plan Year** that is different from their renewal year with BCBSWY. As an example, an 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.

For many employers, the **Plan Year** is specifically designated in the plan document of the group health plan. If the **Plan Year** is so designated, we believe that this establishes the latest date for compliance with the insurance reforms.

We encourage you to review your plan documentation now, in order to prepare for the required changes under PPACA.

If you believe that your **Plan Year** is different than your renewal year with BCBSWY, please contact your BCBSWY marketing representative to discuss your particular situation.