



Patient Protection and Affordable Care Act Health Insurance Market Reforms

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On March 23, 2010, the Patient Protection and Affordable Care Act of 2010 ("PPACA") was signed into law. PPACA places new burdens on health insurance plans and consequently, businesses that offer health coverage. This chart provides an overview of the PPACA's health insurance market reform provisions. If you have any questions about this chart or any of the PPACA provisions, please contact Foster Swift at (517) 371- 8100.

* PPACA divides health insurance plans into two categories: grandfathered plans and non-grandfathered plans. A grandfathered plan is any health plan that was in effect on March 23, 2010. Non-grandfathered plans are those plans that were not in effect on March 23, 2010 or were modified after March 23, 2010, thereby losing grandfathered status.

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