



## BlueCross BlueShield of Illinois

### EHB Cost-Sharing Requirements Recap Updated May 28, 2013

Requirements	Details	Who must comply
No lifetime dollar limits <sup>1</sup> on EHBs	<ul style="list-style-type: none"><li>• Now and in the future</li><li>• Includes in-network and out-of-network covered expenses</li></ul>	<ul style="list-style-type: none"><li>• Grandfathered</li><li>• Non-grandfathered</li><li>• All group and individual plans</li></ul>
No annual dollar limits <sup>1</sup> on EHBs	<ul style="list-style-type: none"><li>• Now and in the future</li><li>• Must cover EHBs without annual dollar limits</li><li>• Begins on group plan 2014 renewal date</li><li>• Includes in-network and out-of-network covered expenses</li><li>• Restricted annual dollar limits allowed through plan year 12/31/2013</li></ul>	<ul style="list-style-type: none"><li>• Grandfathered</li><li>• Non-grandfathered</li><li>• All group and most individual plans</li></ul>
Restricted annual dollar limits <sup>1</sup> on EHBs	<ul style="list-style-type: none"><li>• Must provide at least \$2M in coverage for EHBs</li><li>• Includes in-network and out-of-network covered expenses</li><li>• BCBS has already removed annual dollar limits for group plans except for ASO/self-funded groups who have opted to set restricted annual dollar limits</li></ul>	<ul style="list-style-type: none"><li>• Grandfathered</li><li>• Non-grandfathered</li><li>• All group and most individual plans</li></ul>
Must cap member out-of-pocket expenses for EHBs	<ul style="list-style-type: none"><li>• Begins on group plan 2014 renewal date</li><li>• \$6,350 individual/\$12,700 family are the limits established by the IRS for 2014</li><li>• There are exceptions under a <a href="#">safe harbor</a></li><li>• Includes EHB expenses from in-network providers</li></ul>	<ul style="list-style-type: none"><li>• Non-grandfathered</li><li>• All group sizes and individual plans</li></ul>
Deductible cap for EHBs	<ul style="list-style-type: none"><li>• Begins on group plan 2014 renewal date</li><li>• \$2,000 individual/\$4,000 family</li><li>• Includes EHB expenses from in-network providers</li></ul>	<ul style="list-style-type: none"><li>• Non-grandfathered fully insured small group only for 2014</li></ul>

<sup>1</sup>Groups can set visit and frequency limits on some EHBs

**This information does not constitute legal or tax advice and it may be subject to change. Please consult your summary plan description (SPD)/benefit booklet for the specific terms and conditions of your coverage.**