



IMPORTANT NOTICE

The Affordable Care Act (ACA) is the final version of healthcare reform legislation passed by Congress and signed into law on March 23, 2010, Blue Cross of Idaho is here to help you understand how ACA affects the coverage you offer your employees.

ACA prohibits rescission of coverage under 45 CFR § 147.128 which under the regulations is termination of an individual's coverage that is retrospective and not related to fraud or misrepresentation on the part of the individual. Once an individual is covered under a group or individual health plan, the plan, in most instances, may not rescind that individual's coverage except in cases of fraud or misrepresentation. This legislation is applicable to employers as well as to carriers. This legislation is applicable to all groups, grandfathered and non-grandfathered, small, mid-size, and large.

Blue Cross of Idaho is providing this notice to you because it is important that you understand that retroactive termination of the coverage of your employees is subject to ACA. In the event that you request a retroactive termination from BCI, you must ensure that such termination is compliant with the ACA.