Pre-existing Conditions

For plan years beginning on or after Jan. 1, 2014, pre-existing condition exclusions will no longer be applied to members covered under health insurance policies and group health plans, both non-grandfathered and grandfathered, with the exception of individual health plans that are grandfathered. This restriction on the exclusions already applied to plans beginning on or after September 2010 for members who had not yet attained the age of 19.

Members with health conditions that were previously considered pre-existing conditions and which were not covered under a plan or policy will have coverage as of the first day of the plan or policy year after the effective date, subject to the normal terms and conditions of the coverage.

The new rules will apply to customers on a “rolling basis” (i.e., as their plan year anniversary date arises after Jan. 1, 2014). As a result, it is possible that members who change plans or policies during 2014 may still be subject to a pre-existing condition exclusion.

UnitedHealthcare will continue to issue a Certificate of Creditable Coverage in those cases in which a member terminates coverage and needs the Certificate to offset or eliminate a pre-existing condition exclusion when seeking new coverage.

The restriction on the use of pre-existing condition exclusions will apply to all members covered under group health plans and health insurance policies without regard to whether they had any prior coverage or where they may have lived.

Small groups who take advantage of the Keep Your Plan alternative will have to remove pre-existing condition exclusions because no relief was provided from the new Affordable Care Act rules under the federal government’s announcement of Keep Your Plan. Small business customers taking advantage of the transitional relief will be required to comply with the new prohibitions on the application of pre-existing condition exclusions as of the first day of their plan/policy year beginning on or after Jan. 1, 2014, despite the fact that this is 2013 coverage in many other respects.