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.

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.

Five Key Things to Know About Pre-existing Conditions

1. 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.

2. 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.

3. 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.

4. 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.

5. This restriction does not apply to individual health plans that are grandfathered. It already applied to group plans beginning on or after September 2010 for members who had not yet attained the age of 19.