



Grandfathered Plan Quote Sign-Off Form

Capital District Physicians' Health Plan and CDPHP Universal Benefits,[®] Inc. (known collectively as CDPHP[®]) will only release quotes for “grandfathered” plans as defined by the Patient Protection and Affordable Care Act (PPACA) if you intend to comply with the following criteria:

- **Group is not significantly cutting or reducing benefits**, e.g., deciding to no longer cover prescription drugs.
- **Group is not raising coinsurance (if applicable) per PPACA regulations**, e.g., moving from a covered-in-full plan to one with 20% or 30% coinsurance. Grandfathered plans cannot increase the coinsurance percentage.
- **Group is not significantly raising its copayments (if applicable)**, e.g., raising its copayment from \$30 to \$50 over the next two years. Plans will be able to increase copayments by no more than the greater of \$5 (adjusted annually for medical inflation) or a percentage equal to medical inflation plus 15 percentage points.
- **Group is not significantly raising its deductible (if applicable)**, e.g., raising a \$1,000 annual deductible to \$1,500. Grandfathered plans can only increase deductibles by a percentage equal to medical inflation plus 15 percentage points.
- **Group is not significantly lowering its employer contributions**, e.g., increasing the workers' share of the premium from 20% to 50%. Grandfathered plans cannot decrease the percent of premiums they pay by more than 5 percentage points.

Group Name: _____

Group Address: _____

Group Phone: _____ Group Fax: _____

Group E-mail: _____

I agree to notify CDPHP immediately of any change in contribution level during the plan year.

Name of Signatory Officer: _____

Signature: _____

Date: _____

A CDPHP quote for a “grandfathered” benefit plan does not guarantee grandfathered status under PPACA. Groups should consult their own legal counsel and/or advisors to confirm grandfathered status under PPACA.

Rev. 12.06.10