Hello!

With the U.S. Supreme Court's recent ruling upholding the Affordable Care Act (ACA), we wanted to give you a quick update on our implementation of the law's requirements. We hope you find this information valuable.

Moving Forward

All of the changes already in place as a result of the law, including expanded preventive care and coverage for children to age 26, will continue.

Women's Preventive Benefits Begin Soon

New women's preventive services with waived copays, coinsurance, and deductibles will go into effect starting in August. In fact, we've chosen to extend several benefits beyond what is required by ACA. Our Preventive Care Limit Summaries now reflect these additional benefits.

Standardized Benefit Summaries on Track

A provision of ACA requires private health plans to provide a uniform summary of benefits and coverage (SBC) to all applicants and enrollees to help them compare options and understand their coverage. We are pleased to report our implementation of this provision is on track for September.

Medical Loss Ratio ("80/20 Rule") Notices

PacificSource spent more than 80 to 85 percent of premiums on medical claims or improvements in healthcare quality, exceeding the law's requirement. As a result, our customers will not receive premium rebates this year. Over the next year, our Member Benefit Handbooks will include the provision's required MLR notice.

Learn More about Reform

Our Healthcare Reform Resource Center contains FAQs, timelines, additional resources, and more. Visit our Healthcare Reform Resource Center to learn more.